

IV. Analysis of Current Conditions

This section provides a baseline measure from which the Housing Master Plan considers a future direction for housing policies and programs. The first part of this section is the Executive Summary of the Market Analysis, which was commissioned by the City of San Antonio to accompany the Housing Master Plan. The full Market Analysis report can be found in the Appendix to this document. The Executive Summary of the Market Analysis highlights major findings from the Market Analysis, providing a frame of reference for the current state of housing in San Antonio.

The second part looks at infrastructure conditions in San Antonio, combining information from the Public Work Department, San Antonio Water System, and City Public Service, the major providers of infrastructure resources in the city. The analysis looks at service costs associated with development, particularly within Loop 410. It also takes into account recent efforts to upgrade infrastructure assets around the city.

The third section is the Continuum of Care from the City's Supportive Housing Grant Application to the U.S. Department of Housing and Urban Development. The document provides a comprehensive look at homeless services provided by the City and non-profit social service agencies. It provides a global structure for the delivery and expansion of services to the homeless and a variety of sub-groups. The document also provides a prioritization structure for future homeless services and housing opportunities.

The final part of this section is discussion of the term "Affordable Housing" and provides a basis for the development of housing programs and policies based on a definition that accounts for family size and income.

CITY OF SAN ANTONIO HOUSING MARKET ANALYSIS

EXECUTIVE SUMMARY

This executive summary presents highlights of the report: Market Analysis for the City of San Antonio Housing Master Plan. Much of the analysis is focused on the "Inner City," defined as the City of San Antonio area Inside Loop 410. Comparison and detailed analysis is also included for the County, the City and for geographic sectors located both inside and outside Loop 410. Virtually all growth indicators demonstrate the City's continuing strong growth toward the north.

Demographics

Population and household data for this report obtained in February 2001 are estimates and projections prepared by CACI/National Decision Systems based on 1990 Census data as well as periodic and recent updates from the U.S. Bureau of the Census. Characteristics of the population and households are of keen interest in a housing market study to assist in estimating the parameters of both the demand and need for housing. However, the current estimates were prepared just prior to the release of 2000 Census data, and therefore should be considered as an approximate snapshot of the characteristics needed to describe San Antonio's population.

- San Antonio is a city of 1,160,299 people as of January 1, 2001, of which 63.1% are of Hispanic origin and 6.5% are estimated to be Black. At the beginning of 2001, San Antonio included 82.2% of Bexar County population and 90.5% of the Hispanic population.
- Annual population growth in the 1990s in San Antonio was 2.3%, with household growth at 2.6% annually. San Antonio's growth rate has been higher than Bexar County due to aggressive annexation of growing subdivisions within the County.
- In the City of San Antonio, the number of households at the beginning of 2001 is estimated to be 412,297, with an average household income of \$44,991. Almost 134,000 households have incomes between \$15,000 and \$35,000, representing 32.5%.
- Of the 220,814 households in the Inner City in 2001, an estimated 92,560, or 42% are renters and 58% are owners.
- The City of San Antonio is a city whose population is predominantly of Hispanic origin, with an estimated 63.1% in 2000. Geographically, distribution of the Hispanic population ranges from a low of 17.9% in the Far North East Sector to 91.6% in the West Side Sector.
- Median age of the population in the City increased from 29.8 to 32.1 years between 1990 and 2000, while the dependency factor of children and seniors has decreased from 43.1% to 42.9%.
- The percentage of population in the City under age 20 declined from 32.6% in 1990 to 32% in 2000 while the percentage of population over age 65 increased from 10.5% to 10.9%.

- Currently, the Inner City has more than 678,268 persons living in 220,814 households.
- More than 77% of the Inner City population Hispanic origin and 6.9% are African-American.
- While the Inner City includes 48% of Bexar County population, it has 71.4% of the Hispanic population and 62% of the African-American population.
- San Antonio's Group Quarters population increased by 4,747 between 1990 and 2000, a 22.9% increase. The increase was evenly distributed among the geographic sectors with none experiencing an increase of less than 20.4% and none more than 23.3%.
- San Antonio's Median Household Income for 1999 reported in 2000 was estimated to be \$33,966, up from \$23,584 in 1989, reported in the 1990 Census. This was less than 92% of the Bexar County Median.
- Almost 19% of households within the City of San Antonio had 1999 incomes less than \$15,000 annually, compared to 16.6% in Bexar County and 25.3% in the Inner City.
- There are an estimated 173,165 renter households in the City of San Antonio in 2000, up by 22,826 households from 1990, an average annual increase of 1.4%.
- Within the City of San Antonio, an estimated 51.5% of all households are small 1-2 persons, and 33.5 are medium 3-4 persons, while 57.4% of renter household are small and 29.5% are medium size. Overall, only 13% of San Antonio renter households are large with 5+ persons
- Although an estimated 58.2% of all San Antonio households are homeowners, 56.5% of Hispanic households and 47% of African-American households are homeowners.
- Population growth rate within the City of San Antonio was higher than the County because of an aggressive annexation policy, increasing by 224,366 (2.3% annually) since the 1990 Census, and is expected to add another 129,373 persons over the next five years.
- San Antonio added 85,536 households from 1990-2000 and is expected add another 50,790 households over the next 5 years. Annual household growth in the City from 1990-2000 was 2.4%, and is expected to be 2.5% over the next 5 years.
- Population in the Inner City increased by 61,365 persons from 1990-2000, a rate of 0.9% and is expected to increase by an additional 31,610 population over the next five years, about 44% of the City growth rates.
- Households in the City of San Antonio have a Spending Potential Index (SPI) for Home Loans of 104 compared to 107 for Bexar County households and 95 for Inner City households. *The Spending Potential Index is the area average divided by the U.S. average.*
- San Antonio households spent an average of \$2,162 on Home Improvement in 2000, translating into an SPI of 97, compared to 100 for Bexar County households.

- With a Spending Potential Index of 101, Bexar County households spend an average of \$939 annually on Household Furnishings, compared to San Antonio households at \$911. The lowest average expenditures for Household Furnishings are in the Central Sector with \$800 and the Far South West Sector with \$809 annually.

Employment

- Job growth in the San Antonio MSA has averaged almost 19,000 new jobs annually since 1990, a rate of 3.6%. The average growth rate since 1980 has been almost 4% annually. SA Research Corporation projects that employment growth will average more than 19,000 jobs at a 2.6% rate.
- Job growth in San Antonio will continue to support demand for housing in all price ranges.
- The goods producing or manufacturing and construction segment of the economy is increasing at a faster rate, 2.945% than is the service producing sector, 2.247%. This is a reversal of the national economy where manufacturing jobs continue to decrease.
- Manufacturing in the San Antonio market has changed over the past 10 years. Minimum wage apparel and textile production has been replaced with higher paying durable goods and metal fabrication jobs. These jobs are primarily in aerospace and electrical manufacturing.
- While service producing jobs are increasing at a slower rate they make up the greatest percentage of the work force, of the projected increase of 96 thousand plus jobs over the next five years 80,000 of these jobs will be in the service producing sector.

SUPPLY OF HOUSING

Market rate housing in the neighborhood context is related to the surrounding housing values, within the range of housing values in a given neighborhood. In the homebuyer context, market rate housing is related to housing the buyer or renter can acquire without housing assistance.

- The definition of market rate housing used in this analysis is related to the homebuyer, meaning housing that is purchased or rented without housing assistance of any kind.
- San Antonio's housing stock includes a total of 427,595 housing units of all types, of which 230,582 (53.9%) are located within the Inner City.
- The housing stock in City of San Antonio consists of 271,575 single-family units, 31,158 units in 2-4 plex units, 109,738 multi-family units in complexes of 5 or more units, and 15,124 manufactured homes/mobile homes and other types of housing.
- It is estimated that 200,939 housing units in San Antonio are owner-occupied, 162,870 are renter-occupied and 63,786 are vacant.

- Within the Inner City, single-family housing stock comprises 160,104 units, or 69%. There are 62,678 multifamily units in the Inner City, 27% of the total.
- The City of San Antonio has an estimated 28,174 housing units classified as very small with 1 or 2 rooms. Very small units in San Antonio represent 7.7% of total housing units compared to 7.6% in Bexar County.
- Within the City, an estimated 115,909 housing units are considered to be small, with 3 or 4 rooms, 79.6% of the Bexar County total. Small units in San Antonio represent 31.7% of total units compared to 31.9% in Bexar County.
- Large 7+ room homes comprise more than 16% of homes in San Antonio, 18% in the County.
- An estimated 2,200 housing units (1.18%) in San Antonio lack one or more plumbing facilities, 69% are single family. Most of the City's housing units lacking plumbing facilities are within the Inner City, with 99% of the total.
- A small number of housing units within the City depend on fuel oil, wood or other sources for heat, with almost 700 having no designated fuel source and probably no heat.
- Within the City of San Antonio, 18.5% of single-family units were built prior to 1950, and are more than 50 years old. For much of the housing stock, age means a higher quality of construction and historical significance.
- The age of houses within Inner City is much higher, with 35.8% built before 1950. Locations of Sectors within the City typically indicate the age of housing stock within that Sector.
- In the City of San Antonio, 65.8% of housing has an estimated value between \$25,000 and \$75,000, with 6.7% valued below \$25,000. The average value of housing is estimated to be \$62,439. Sixty-three percent of the housing was built prior to 1970.
- Owner-occupied structures comprise almost 72% of the single family housing in Bexar County, with 72.1% in the City of San Antonio and 67.6% owner-occupied inside Loop 410. The percentage of renter-occupied structures is lower within the Inner City at 32.4%.
- Appraisal District records show that 6.7% of all single-family homes within the City are valued under \$25,000. Only 3.9% of Owner-Occupied single-family homes are valued under \$25,000.
- Within the City of San Antonio, 18.8% of all single-family homes are priced over \$100,000, compared to 22.4% in Bexar County and 4.3% in the Inner City.
- Of the owner-occupied single-family homes in the City of San Antonio, 22.3% are priced over \$100,000, compared to 26.3% in Bexar County and 5.6% in the Inner City.

- A mortgage that includes acquisition of lower valued housing combined with a rehabilitation loan can be lower than required for a new home. The resulting rehabilitated house would likely be of higher quality than many of the new affordable houses currently being built.
- According to an SA Research Corporation survey conducted in January 2001, there is an inventory of 1,736 new single-family housing units priced under \$125,000 in Bexar County. Of this inventory, 1,345 units are under construction and 391 are completed unoccupied.
- Residential building permits indicate the City has averaged 4,314 single-family housing starts annually from 1996 to 2000. This represents approximately 66% of the starts in the County.
- The most starts occurred in the North West Sector where there was an average of 1,451 and a 22.2% share of Bexar County starts over the last 5 years. The North East Sector captured 11.8% of starts with an average of 771 annually.
- Within the Inner City, there were an average of 603 single-family starts annually over the past five years, exceeding the 700 level in both 1997 and 2000. The highest Inner City levels were reached in the West Side and North Side Sectors with 174 and 139 units respectively.
- During the 1990s, a total of 42,152 new single-family housing units were added to the City of San Antonio in addition to those units annexed.
- From 1990 to 2000, 5,208 single-family housing units were added to the Inner City, accounting for 8.3% of the City's total housing production.
- Together, sectors north of U.S. Highway 90 between Loop 410 and Loop 1604 (the East, North Central, North East, North West and West sectors) accounted for 39,627 units added between 1990 and 2000 or 63.2%.
- The total number of housing units built from 1996 through 2000 using direct housing assistance is estimated to be 451, all of which are shown in the Inner City. This estimate does not include MCC and MRB loans closed in the last 5 years.
- From the January 2001 survey, there were a total of 14,671 vacant developed lots at the end of the 4th Quarter 2000. Of these 794 (5.4%) lots were in the Inner City.
- There are a total of 12,319 future lots in approved plats and plat applications in the San Antonio jurisdiction, of which 902 lots on 321 acres are in the Inner City.
- There are 86 current Master Plans and Preliminary Overall Area Development Plans (POADPs) with more than 48,000 lots planned of which 14 plans with 3,200 lots on 588 acres are within the Inner City. Another 343 acres are planned for multi-family development.
- A large share of the lots is planned for the Far North sector with 12,067 lots or 30.4% of the total lots planned. Most of the houses in this sector are priced above \$125,000.

Housing Affordability

- The affordability index is the ratio of median household income to the income required to buy the median priced home. Only in San Antonio is the index higher in 2000 where the index is 1.38 than it was in 1996 at 1.32. However it is not the case for first time homebuyers
- City housing policy should consider both affordability and availability. If housing costs continue the rapid increase in the northern sectors of the city, buyers will look for homes they can afford in other sectors. If homes are not available in these sectors they will move into rural areas of the county or smaller cities in the surrounding counties.
- As the 64th ranked housing market in the U.S., San Antonio's 4th quarter housing price increase of 4.7% was the sixth highest in the Nation. The increase over the past five years has been a total of 17.3%
- The San Antonio Board of Realtors reports that the average existing home sale price rose 6.5% in 2000 from \$117,296 in 1999 to \$124,894 in 2000
- The number of existing houses listed for sale during 2000 jumped by 23.3% over 1998, an increase of 5,482. Over 40% of these listings expired prior to the house selling, which is generally the result of setting to high a price on the listing.
- Programs and policies designed to promote housing and home ownership should be concentrated in those sectors or contiguous to the boundaries of sectors where the average sales price shows the greatest difference from the areawide average sales price.
- New single-family home construction activity, whether scattered or concentrated, has a greater impact on sector housing values than does any other type of activity.
- As expected, the older core (pre-1940) sectors of the Inner City had 75% of the 8,638 residential additions, alterations and repairs over the last five years compared to only 25% in sectors outside Loop 410 where recent construction has occurred.
- Units receiving "Substantial Rehabilitation" under CDBG accounted for 61% of total rehabilitation from 1998 to 2000, while "Housing Reconstruction" accounted for 17%.
- Over the past five years, 4,118 housing units were demolished within the City of San Antonio with more than 91% in the Inner City. Of these, 1,738 (42.2%) were single-family units. and were multi-family units. Most of the 2,380 multi-family units demolished were in redevelopment projects of the San Antonio Housing Authority.

Code Complaints

- The City of San Antonio Code Compliance Department receives an average of 47,016 minimum housing complaints annually, of which an average of 42,869 (91%) are violations.
- 20.6% of all code complaints occurred in the West Side Sector while only 11.8% of single-family units are in this sector.

Manufactured Housing

- A Manufactured home is not a mobile home. As of June 1976, homes manufactured according to the national HUD Code are defined as “Manufactured Homes.” Homes built prior to that date are referred to as “Mobile Homes.” It is estimated by the Texas Association of Realtors that one out of every three new homes in Texas is a manufactured home.
- There are more than 15,000 manufactured home and mobile home units San Antonio, with an estimated 7,800 added since 1990. This total inventory represents 45% of Bexar County’s 33,570 manufactured and mobile home units at the end of 2000.

MULTI-FAMILY HOUSING

- The San Antonio multi-family housing market area has rebounded during the past five years. In reviewing recent trends, we are reminded of the overbuilding that occurred in the mid 1980s, which was followed by a six-year period of practically no new construction at all.
- As a result of minimal building for the six-year period, occupancy levels began to revive by the early 1990s, and by 1993, developers responded to higher occupancy levels by finally beginning to build again.
- This trend continued through the 1990s, and during the last five years, 90 projects with a total of 13,709 units have received approval for construction in the Bexar County market area.

Multi-Family Housing Inventory

- There are 109,738 apartment units in the City of San Antonio and 31,158 “plex” units in duplexes, triplexes and quad-plexes for a total of 140,896 multi-family units. This is 92.7 of multi-family units in Bexar County.
- The North Central Sector and the North Side Sector together have 47,103 (42.5%) of the apartment units in Bexar County and 11,485 (35.6%) of plexes, resulting in a total share of multi-family units of 40.9% of Bexar County.
- San Antonio’s apartment inventory includes 61,321 one-bedroom apartments, 42,768 two-bedroom apartments, 5,426 three-bedroom apartments and only 224 four-bedroom apartments. This is a unit mix of: 55.8%, 39.0%, 4.9% and 0.2% by number of bedrooms.
- The mix of apartments within the Inner City is 59.1% one-bedroom, 34.3% two-bedroom, 6.2% three-bedroom and 0.3% four-bedroom. This mix is heavier than the City average on the smallest and largest apartments and lighter on the two-bedroom units.
- San Antonio’s one-bedroom apartments average 632 square feet and \$490 rent per month. Two-bedroom units average 895 square feet and \$640 rent. Three-bedroom units average 1,195 square feet and \$840 rent. Efficiency units average 450 square feet and \$375 rents.

- By comparison, Inner City apartments average smaller floor areas and lower rents in all bedroom configurations.
- There are variations geographically as well as by age of apartment complexes. For example, one-bedroom units built before 1980 average 68.6% of the monthly rent and 89.1% of the floor area when compared to the newer apartments built in the 1990s.

Multi Family Production Levels

- During the period 1996-2000, a total of 16,156 new multi-family housing units were added to the City of San Antonio in addition to those units annexed. The 1,503 average for the five years does not accurately reflect the housing market for that period as momentum began to build in 1994, reaching a high of 5,600 new apartment units built in 2000.
- Household income levels of a minimum of \$25,000 to more than \$35,000 annually are required at most properties built during the 1980s and 1990s to qualify for a typical large one bedroom or reasonably sized two bedroom floor plan.
- For many renters, even if annual incomes meet the threshold required as a minimum qualifying level in the apartment industry, their personal debt levels and expenses for other household necessities are high and net income available for housing seems to be diminishing.
- Rental Rates – A stable, fully recovered market has been exhibited, with 2% to 3% annual increases in effective monthly rental rates over the five-year period. Effective rents are projected to continue to increase at average annual rates of 3 to 3.5% through the Year 2005.
- During the past five-years, an average of 2,625 units were absorbed annually. Projections are for an average absorption of 2,315 units per year over the next five years.
- A total of 13,709 multi-family units received building permits from the City from 1996 to 2000, an average annual rate of 2,742 units. Almost 78% of the total was in northern areas.

Rent Affordability

- For a family with two or three children, who need a three bedroom apartment, a minimum monthly salary of at least \$2,091 (\$25,092) would be required for a 1980s constructed unit; for a newer apartment, built during the 1990s, a minimum monthly salary of at least \$3,303 would be required (\$36,636 annually).

Gap Indicated

- In spite of the San Antonio area boasting an attractive overall cost of living index compared to most other large, metropolitan areas in Texas, a realistic look at income levels indicates that a large segment of the renter market in our area must either live in rental housing which is too small, or too old, or both.
- The problem, the increasing shortage of affordable rental housing, is more obvious and more severe in Inner City areas where few new developments have occurred and where practically no new three bedroom floor plans (or larger) have been built during the past five years.

Downtown Housing

- Few properties are available downtown for the middle-income renter pool. And those that are intended for lower income renters are limited in the number of units and number of projects.
- Overall, the Downtown area has experienced occupancy in the high 90% range over the past five years, with many properties at 100% occupancy with waiting lists of prospective renters.
- The Downtown market displays the same gap exhibited throughout the city – an increasing demand for affordable rental units that is not likely to be filled unless developers gain access to programs that provide incentives to build a product for the affordable rental market.

Planned Multi-family

- A total of 8,703 multi-family units are planned by public and private entities for the near future. Most of the projects (5,308 units) are expected to use conventional financing; HUD 221d4 financing proposed for 1,508 units; and tax credits will be used for 496 units.
- A total of 1,682 multi-family units are planned for the Inner City, 56% of which are planned by SAHA and 29% are tax credit projects. Inner City units represent 19.3% of known plans.
- The San Antonio Housing Authority's planned units account for 12.5% of all units with all 936 family units planned for the Inner City and 150 units for elderly in the North East Sector.

SPECIAL HOUSING

Military Housing

- There are a total of 2,207 on-base housing units for families at San Antonio's five active military installations. Another 1,161 total on-base housing units are proposed or being built at Lackland, Medina Annex and Randolph. In addition to family housing on-base,
- The total population assigned to military installations in San Antonio is 22,677, including on-base military and students, funded civilians, civilian support and dependents.
- Levels of on-base housing have remained static or have decreased significantly. The current trend is for military housing to be *privatized*. In the Air Force, the average age of housing inventory is 36 years and 65,000 of the 106,000 units require revitalization.
- All services are currently preparing family housing master plans to define how they want to take care of their inventory of bad housing over the next six years.
- *Military Family Housing*: On-base housing is often dilapidated and lacks modern facilities, with almost 60% regarded as substandard. On-base housing has an average age of 33 years with one-quarter of this housing over 40 years old.

The 1999 San Antonio Basic Housing Allowance for Housing (BAH) is shown below:

<u>Basic Housing Allowance</u>	<u>Without Dependents</u>	<u>With Dependents</u>
Enlisted personnel	\$379 to \$644 per month	\$508 to \$ 826 per month
Officers	\$475 to \$883 per month	\$613 to \$1,029 per month

- At Lackland AFB, 720 housing units were constructed in the 1950's, all of which are beyond economical repair and need to be replaced. Replacement of this housing was long overdue.
- There are two site locations for the Lackland AFB Military Housing. One site is approximately 66 acres and the other site is approximately 30 acres. Demolition of approximately 272 existing housing units is required on one site. There are 8 different unit plans that will make up the 196 single-family homes and 224 multi-family homes.

Public Housing

- The San Antonio Housing Authority ("SAHA") serves 50,000 citizens in San Antonio.
- SAHA serves over 5,700 families and 2,100 senior citizens are in public housing and another 12,000 families and senior citizens through Housing Assistance contracts with rental apartments and homeowners.
- The average family size in active Housing Assistance Programs is 2.46 persons, with an average annual income of \$7,423 and an ethnic composition of 72% Hispanic and 28% non-Hispanic.
- The majority (74%) of participants in the active Housing Assistance Program are families, 20% are disabled and 6% are elderly. More than two-thirds are Hispanic within each group.
- SAHA reports there are 12,262 households on the waiting list for Section 8 vouchers and 4,875 households on the waiting list for public housing. An estimated 4,500 are on both lists.
- San Antonio Housing Authority waiting lists are largely for 3 bedrooms or less, with the majority requesting 2 bedrooms, consistent with market trends, and 75% are Hispanic.
- Almost 98% of the 10,610 SAHA single-family and Section 8 housing units are within the City of San Antonio, and 74.2% are within the Inner City. The North Side Sector has the largest share of these units with 2,076, a 19.6% share. The South West, West Side and East Side Sectors each have shares greater than 10% of total units.
- More than 2,100 housing units are in the planning stage by SAHA, including replacement housing for Victoria Courts, Springview, Mirasol and Alazan Apache.
- Because of demolition, the net effect of both the Springview and Mirasol projects will be more in terms of *replacement housing* rather than net additions to the Inner City housing stock.

Assisted Living

The growing elderly population in San Antonio is driving the boom of assisted-living facilities here. The assisted-living centers serve seniors who need help with everyday living, but are not sick enough to require nursing-home care. Most of the facilities depend on private-pay patients, but some also accept Medicare reimbursement.

- Assisted Living facilities that survive will need to provide special care, such as care for Alzheimer's and dementia patients because the need for quality facilities to care for patients suffering from the disease is great. Costs range from \$1,200 to \$3,000 a month.

Group Quarters population includes all people not living in households. Two general categories of people in group quarters are recognized: (1) institutionalized population which includes those in correctional institutions, nursing homes, and juvenile institutions; and (2) non-institutionalized population, those who live in college dorms, military quarters and group homes.

- Nationally, the percent of persons in Group Quarters in 2000 represented 2.8% of the total population. In San Antonio, persons in Group Quarters represent 3.1% of the population compared to 2.5% in Bexar County.

Social Services/Shelters

The San Antonio Metropolitan Ministry (SAMB) guests (homeless individuals and families) are divided into three groups: overnights, priority guests and medical guests.

- SAMB accommodates an average of 135 single men and women, 17 families and 15 medical guests each night.
- The City's Dwyer Avenue Center provides apartments for homeless individuals; low cost housing for families unable to locate or afford housing within the community; and an emergency overflow shelter for women and children.

Special Needs Housing

- Awareness of special needs populations has made demand for these groups a housing issue to be dealt with. As with any illness, rehabilitation requires stable and sustained housing.
- The City's Department of Community Initiatives counted 1,278 total emergency shelter beds in San Antonio in 1996, while the City's homeless population was more than 17,000 of which 2,800 were infected with HIV.
- Longer term housing for the homeless is generally inadequate and emergency shelters are not the answer. The latest strategy has been to come up with low-income or assisted housing that is stable, long term and closely related to the health professional and other social services.

DEMAND FOR HOUSING

Demand for housing in San Antonio is measured by the increase in the number of units sold or newly occupied (absorbed) by geographic location. The quantity of demand is driven by job growth and household growth within the region. Location of demand, especially demand for single family housing, is driven by place of employment, schools and money (household incomes & financing). In recent years, *financing* has been the primary determinant of demand for multi-family housing.

Annual demand for single family housing in San Antonio is being measured by the number of new homes sold by sector. The sector not only reflects the amount of demand but also the price level.

- Characteristics of a geographic area determine its attractiveness to both homebuyers and lenders. Lenders are part of the demand equation because they are involved in acquisition of raw land, development of subdivisions, construction financing of homes, and mortgage financing.
- Since the market for new single family and the resale of existing single family housing is demand- driven, City housing policy can be more effective if it addresses *demand*.
- Overall demand for market rate single family housing in Bexar County has averaged 6,311 units annually over the past five years, with an overall demand of 7,134 in 2000.
- Within the City of San Antonio overall demand for single-family housing has averaged approximately 68% of demand in the county at 4,314. However, demand for single family housing in the City was lower in 2000, at 3,542, approximately 50% of the County total.
- The highest price level of demand within Bexar County over the last five years was for homes priced between \$100,000 and \$200,000 at a 45.2% share of total demand. Although a household with the median family income should be able to afford it, single-family homes priced under \$100,000 captured only a 39.5% share.
- Among the 92,560 renters within the Inner City, there could be an existing pool of 5,331 potential homebuyers from renters, if sufficient housing assistance were available.
- Inner City single family housing market Demand is projected to average 436 units annually and single family housing units with housing assistance will average 200 units annually based upon current capacity, and unmet demand (need) of 76 annually resulting in total demand/need averaging 712 single family units annually.

DEMAND POTENTIAL FOR AFFORDABLE HOUSING		
	Annual Avg 2001-2005	Five-yr Total 2001-2005
New Households Added Annually		
City of San Antonio New Households*	10158	50790
Single Family @ 67.8%*	6806	34029
INNER CITY		
New Households Added	1987	9937
New Households into existing housing	497	2484
Potential Single Family Households Added	775	3875
SF Market Demand (no assistance)	436	2181
SF Assisted Housing Demand	200	1000
SF Assisted Housing Unmet Demand	76	381
SF Market + Assisted Demand (households)	712	3562
Potential Affordable Homebuyers Added		
\$15,000 to \$34,999 w/propensity to own	276	1381
Potential Affordable Homebuyers Existing Pool		
Annual renters w/propensity to own	1066	5331
Annual demand from Households Added		
+ "potential" demand from Existing Pool	1342	6712

- Market Demand within the Inner City has averaged 233 new single-family home sales annually since 1996 averaged 3.7% of Bexar County sales, but reached almost 6% of County totals in 2000. Almost 69% of new Inner City housing is priced under \$60,000.
- SA Research Corporation estimates that 451 housing units have been sold in Bexar County using housing assistance programs since 1996, an average of 90 new homebuyers annually.

Projected Demand for Single Family Housing by Price Range

- From year 2001 to 2005, *market demand* is projected to exceed 36,500 units in Bexar County for all price ranges, an average of 7,318, 16% above the 1996-2000 average and reflecting a higher relative demand for single family over multi-family housing.

CONCLUSIONS

Analysis of demographic and housing data such as is included in this report must be accompanied by useful conclusions. SA Research Corporation is seeking to identify the areas of greatest need for affordable housing, the greatest need for housing rehabilitation and the greatest capability for new infill housing. In order to do this, a set of criteria is necessary for each objective to compare the geographic sectors to reach such conclusions.

Criteria for Determining Need and Potential. This analysis uses substitutes for data that would directly address specific questions. We can approximate the adequacy of the overall housing stock. We can estimate how many households are renters and how many have incomes between \$15,000 and \$35,000. We can identify appropriate criteria to be used in determining the need. These include the above as well as out-migration, ratio of potential buyers to actual buyers or other factors.

Conclusions on Areas of Greatest Need for Affordable Housing.

- Based upon comparisons of population, households and change data, the areas of the Inner City with the greatest need for affordable housing are the West Side, East Side and South Side Sectors.

Conclusions on Areas of Greatest Need for Housing Rehabilitation.

- Areas of greatest need for housing rehabilitation are the West Side, Central and East Side Sectors.

Conclusions on Areas of Best Potential for New Housing Infill.

- Although most indicators of best potential for new infill housing favor sectors outside Loops 410 and 1604, the areas of Best Potential for New Housing Infill within the Inner City are the West Side, South Side and a tie among the South East, South West and North Side Sectors.

Conclusions on Areas of Greatest Need for Public Housing Policy.

Areas of greatest need of public housing policy and assistance are the **West Side**, **South Side** and **East Side** Sectors. The **West Side** Sector ranks highest in all three of the categories: Affordable Housing Need, Housing Rehabilitation and Housing Infill Potential. The **South Side** Sector ranks second in Housing Infill Potential, third in Affordable Housing Need, and fifth in Housing Rehabilitation need. The **East Side** Sector ranks second in Affordable Housing Need, third in need for Housing Rehabilitation, and sixth in Housing Infill Potential. Honorable mention goes to the **Central** Sector which ranks second in Need for Housing Rehabilitation.

IV. 2.

Continuum of Care

CITY OF SAN ANTONIO

Continuum of Care Narrative

1. *Abstract of your Continuum of Care.*

Since its inception in 1982, the San Antonio/Bexar County Continuum of Care has actively addressed issues regarding homelessness in our community. Under the leadership of the City of San Antonio's Department of Community Initiatives' Community Action Division, the Continuum of Care has expanded from its humble beginnings to a membership of over seventy-five agencies representing a wide array of organizations committed to combating and preventing homelessness. The diversity of the Continuum is a crucial component to its success and includes the following representatives of the community: faith-based organizations homeless and mainstream service providers, private sector, and homeless and formally homeless individuals. The Continuum has steadfastly remained responsive to the housing and service needs of homeless individuals and families by ensuring that the homeless have avenues by which their needs can be met.

A major strength of the Continuum is its constant need to challenge itself. The Continuum provides a forum whereupon agencies convene to discuss the strengths and weaknesses of services available in the community. Through a professional and diplomatic process devoid of divisiveness and rancor, agencies can highlight programs that have been most productive in transitioning individuals toward self-sufficiency and residential stability; on the other hand the Continuum can also identify programs that need improvements in service delivery and recommend collaboratives with other programs in order to fortify programs that may require such action. The main goal of the Continuum is to ensure that homeless individuals can move along the Continuum and utilize services in order to re-acclimate homeless individuals back into mainstream society with a sense of dignity and self-respect.

The Continuum also keeps all members abreast of new and proposed legislation that will directly impact the homeless population. Most recently, the Continuum was informed of the Kennedy-Spector Hunger Relief Act (H.R 3192), an act that would restore food stamps. Because many of our Continuum members are immersed in the delivery of service to homeless clients, some may not be aware of such legislative matters that can either hamper or enhance their programs and the lives of their clients. The Continuum, therefore, serves as the perfect forum in which to disseminate such information. It is important to note that the Continuum merely presents information about legislative matters and assesses its impact on clients; it leaves individual members responsible for determining its own position on legislative matters. Such neutrality demonstrated by the Continuum regarding legislative matters ensures an apolitical, objective network of agencies that will allow all agencies to work and dialogue together in an impartial and harmonious manner, devoid of political divisiveness. The Continuum plays a key role in ensuring quality assurances in funded programs as well. The City of San Antonio convenes Continuum members to serve on rating and ranking committees for the Supportive Housing Program (SHP) grant, the Emergency Shelter Grant (ESG), and the Housing Opportunities for Persons with AIDS (HOPWA) grant. Participants of the committees, of course, must not be applicants in the respective grant to be reviewed in order to avoid a conflict of interest.

Representation on such committees ensures that each committee is a diverse reflection of the Continuum itself, as committees include representation from the City, the County, community-based organizations, and consumers. The Continuum implements its own Quality Threshold Review prior

to committee evaluations. Such a review ensures that all applicants are submitting proposals that accurately reflect the goals of each grant. The rating and ranking committee will also review proposals and recommend modifications to ensure upper-most efficacy in projects recommended to HUD for potential funding.

Another important component to the Continuum is its collaborations with local colleges and universities. San Antonio is home to five universities and four junior colleges. The Continuum utilizes resources from local institutions for a multitude of services in our united endeavor to address poverty. St. Mary's University's School of Law, the only law school in South Texas, is an active participant of the Continuum of Care, and through its Legal Assistance Program, provides legal services to the homeless. Individual members of the Continuum also capitalize on the many academic resources and utilize students and faculty in the programs. For example, Family Violence Prevention Services utilizes graduate level interns from the University of Texas at San Antonio and St. Mary's University for their Community-Based Counseling Program. Another example of utilizing existing academic resources is the Visitation House, an agency that provides transitional housing to women and their children. The Visitation House works closely with the University of the Incarnate Word (UIW). Both undergraduate and graduate students volunteer valuable time to the agency, providing educational assistance to both the women and children who reside at the Visitation House. The Visitation House has also established a mentorship program. This program has proven instrumental in bolstering the educational commitment of the homeless mothers as they strive to attain their goals.

Overall, the Continuum is an apolitical body of a diverse group of community members whose mission is to address homelessness in San Antonio. By convening approximately eight times a year, the Continuum has been effective in (1) ensuring an effective service delivery system Among providers, (2) informing all members of Congressional acts that may impact the homeless, and (3) maintaining an efficient and effective project quality threshold for all proposals that seek funding.

2. Your community's *planning process* for developing a Continuum of Care strategy

The lead entity for the CoC planning process is the City of San Antonio's Department of Community Initiatives' Community Action Division (CAD). CAD commits itself to the assurance that the Continuum is all all-inclusive decision-making body. Recent inclusion in the CoC is the San Antonio Independent School District (SAISD) whose district boundaries enter the downtown area, a crucial location in the homeless arena. CAD initiates meetings and implements an agenda based on the needs and requests of the Continuum members.

CAD's unique position as a public agency under a local city government enhances the resources available and bolsters the strength and flexibility of the Continuum. CAD has established several beneficial partnerships with other departments in the City. To facilitate its request for proposal (RFP) process for ESG and HOPWA, CAD coordinates with the Department of Housing and Community Development (H&CD) to hold over twenty public meetings located around all quadrants of the City. Such public meetings discuss CDBG, HOME, ESG, and HOPWA. Such coordination enables CAD to inform the Continuum of available grants, and allows the committees within the Continuum to offer valuable advice and recommendations to agencies regarding their funding requests. The Community Action Division's active involvement with the City of San Antonio Consolidated Annual Plan ensures that the Continuum will align itself with both City and Federal directions, and in so doing effectively meet the homeless needs in the community.

As the administrative agent of the SHP, ESG, and HOPWA grants, CAD has a vast knowledge of the services that are provided to the community; this knowledge ensures that CAD can effectively facilitate discussion regarding the delivery of services. Furthermore, CAD staff can provide information regarding the effectiveness of projects that are funded under the above-mentioned grants. As mentioned earlier, the CoC is utilized to form ranking and rating committees for evaluating proposals. CAD staff becomes an important resource as CoC committee members evaluate potential programs. Staff can provide insight into expenditure rates, number of clients served, and statistics regarding the goals of each grant. Such information enables the CoC to render sound, rational, and impartial decisions when determining which projects meet the quality threshold for proposal submission to HUD or funding recommendations to City Council.

b. Describe your community's CoC planning structure.

The CoC works systematically to ensure that homeless clients are transitioned along the Continuum to attain self-sufficiency. **Prevention, outreach and assessment, emergency shelter, transitional housing, supportive services and permanent housing** comprise the major components of the Continuum.

Prevention:

A primary goal in the Continuum is prevention. Because the unforeseen often occurs--family emergency, unanticipated expenses, etc.--the Continuum has taken a proactive role in ensuring that families who experience a momentary financial crisis can maintain residential stability by offering a number of services to the community.

With a diverse funding base, several agencies and government entities in the Continuum are able to provide assistance to individuals and families in a concerted effort to prevent homelessness. The Emergency Shelter Grant, Project WARM, private foundations, and community donations have supported several programs designed to deter homelessness. The City of San Antonio's Community Action Division (CAD) operates two programs located on the eastern and western sectors of the City, areas that have high concentrations of the working poor. The Community Action Programs--East and West--provide a comprehensive range of emergency and supportive services to low-income residents in Bexar County. These services include advocacy, emergency food, utility assistance, rental assistance, transportation assistance, budget/financial counseling, information and referral, and income tax assistance. The Community Action Division also provides a Fair Housing Program which provides comprehensive housing counseling that includes fair housing counseling, tenant/landlord dispute mitigation, pre/post purchase counseling, and foreclosure prevention counseling.

Outreach and Assessment:

The CoC members utilize various methods in providing street outreach to homeless persons as well as organized centralized outreach campaigns. These methods involve distributing brochures, sending caseworkers and volunteers to homeless persons living in places not suitable for human habitation, and participating in homeless events located in the downtown area.

The San Antonio Metropolitan Ministries (SAMMinistries) publishes a directory of services that includes an alphabetical listing of services provided by agencies in our community. Agency names, locations, and telephone numbers help homeless individuals obtain a sense of direction in their lives.

The categories that the directory utilizes include agencies that will assist with a wide array of needs, such as counseling, legal services, youth activities, child care, emergency shelter, transitional housing, homeless prevention, and permanent housing. The directories have proven instrumental in

providing valuable information to the homeless as well as strengthening the linkages between the Continuum, as case management teams utilize and disseminate the brochures. The Continuum, of course, realizes that not all homeless persons are literate, so other methods of outreach are utilized as well.

The Center for Health Care Services (CHCS), El Centro del Barrio, and the San Antonio Metropolitan Health District provide street outreach. CHCS conducts a street outreach program through the Projects of Assistance in Transition from Homelessness (PATH) Team. The CHCS does not restrict its outreach to merely its potential clients base, but performs outreach on behalf of the agencies in the homeless service delivery system as well. Our community's health care provider for the homeless, El Centro del Barrio, also employs teams to conduct outreach. Such teams regularly provide direct medical assistance to homeless individuals in targeted non-shelter locations. The San Antonio Metropolitan Health District (SAMHD) complements the work of El Centro Del Barrio by testing the homeless for tuberculosis and HIV/AIDS.

Continuum members engage in other forms of outreach as well. Events such as "Christmas Under the Bridge" and the "Homeless Fair" provide opportunities for the wide array of Continuum members to convene and offer services directly. Literature regarding the different programs available in the community is distributed as well as tangible assistance, such as receiving hygienic products and clothing. The annual "Homeless Awareness March and Rally" offers an educational campaign on the causes of homelessness and the types of services available in the community to educate both the homeless and the community at large.

Client assessment occurs at the location of any service provider in the Continuum. Caseworkers survey each client to ascertain what his or her needs are. For example, if a woman were fleeing from an abusive relationship, she would first find shelter at the Battered Women's Shelter (a.k.a. Family Violence Prevention Services, FVPS). An FVPS caseworker would evaluate her situation and refer her along the Continuum toward self-sufficiency. The woman would be referred to a homeless shelter that would accommodate her family situation. If she is a non-parent, she would be referred to the Dwyer Avenue Center's Single Room Occupancy program. If she is a parent, she would receive referrals to transitional living facilities such as the Salvation Army's Scattered Site Program, SAMM Housing, or the Visitation House. If childcare provisions are required, appointments would be made to enroll her children into either the Salvation Army's Hope Child Development Center or the Children's Shelter. The woman's skills would also be assessed, and she would be directed in the most appropriate educational path. If the client needs to complete her GED, she would be referred to Avance or Project QUEST. The caseworker that performs the initial intake will remain with the client until services are procured and follow-up with the client to determine progress in self-sufficiency.

Through all of the above-mentioned avenues to provide services to the homeless and the San Antonio community, the Continuum strives to ensure that its services are visible and easily assessable to individuals in need. This feat is accomplished by the centralization of services public events, and street outreach. The Continuum also analyzes other strategies by which services can reach the ears of the homeless and the Community at large. Several programs on public access have featured stories that deal with homeless issues. These programs serve not only to inform the homeless but also to engage the public to volunteer and support efforts initiated by the Continuum.

Emergency Shelter:

The San Antonio/Bexar County Continuum of Care system provides two types of emergency shelter for homeless individuals and families. The first are crisis-operated temporary emergency shelters that

are established by the City of San Antonio during extreme weather conditions. In such times, Community Centers are utilized and staffed by the City of San Antonio's Department of Community Initiatives, providing additional food and protection from the elements. By linking with existing permanent emergency shelters, individuals and families are referred and transported to community centers when their facilities are at full capacity due to inclement weather. These temporary shelters operate with the support of the City of San Antonio's general fund revenue.

The Continuum includes many agencies that provide emergency shelter assistance: Catholic Worker House, Children's Shelter of San Antonio, Dwyer Avenue Center Overflow Shelter, Family Violence Prevention Services, Father Flanagan's Boys Town, Hope Action Care, New Jerusalem Missionary Baptist Church, The Salvation Army-Hope Center, San Antonio Metropolitan Ministries (SAMM), and the San Antonio Rescue Mission. The two largest emergency shelters, The Salvation Army and SAMM are easily accessible from their location on the perimeter of the downtown area. All of the emergency shelters provide case management services facilitating the assessment of the participants' needs, resources, and level of motivation. Individuals and families demonstrating the need and desire may transition into a supportive housing environment by a referral/placement in to a transitional living facility or referral/placement directly to permanent housing.

Transitional Housing:

The three most prevalent types of transitional housing programs in our community are congregate housing, scattered-site housing, and shared housing. The following are examples of each type:

A good example of a congregate transitional housing program is the City of San Antonio's Dwyer Avenue Center. The Dwyer is a large, multi-story, 104-unit apartment type facility that provides housing to homeless singles and families. The family units are comprised of at least one bedroom, a kitchen, living room, and bathroom. Single units are comprised of a bedroom and kitchen; bathrooms are available in a dormitory style arrangement. The facility offers other amenities to enhance the lives of the residents such as an enclosed play area for children, a laundry room, and two lounges. Being located in an urban environment, security of the residents is ensured by the use of security guards, as well as security cameras monitoring the building. This style of transitional housing provides needed safe, affordable housing to homeless persons, enabling them to concentrate on attaining their goals for education, job training and employment.

The Salvation Army operates a scattered site transitional housing program. The program utilizes the leasing of apartments in different complexes throughout the community to meeting the housing needs of homeless families. The size of the apartments varies from one to three bedrooms, with each apartment complex offering different amenities. The City of San Antonio encompasses a large geographic area and this type of housing has been crucial in accommodating the needs of homeless families to be in near proximity to places of employment, schools for children, childcare facilities, and public transportation.

Shared housing is the transitional housing model utilized by the House of Hope. The shared housing program is structured where single, homeless persons with severe disabilities, particularly those with HIV/AIDS, share a house. The number of residents is dependent on the number of bedrooms of the house, with one individual per room. The kitchen, living room and bathrooms are designated common areas. This communal living situation provides practical living skills experience, promotes independence, and encourages positive interaction with others.

Regardless of the transitional housing facility type, each program in the CoC system engages the homeless population it serves in the development of individual self-sufficiency plans and provides the

support services to help attain their goals. As individuals and families participating in these programs progress toward independent living, casework staff assist them to develop plans and resources to access permanent housing.

Permanent Housing:

The Continuum of Care system utilizes two different housing providers in assisting homeless individuals and families transition into permanent housing. One is the San Antonio Housing Authority (SAHA), our local public housing authority and the second is the Community Housing Development Organizations (CHDO). The San Antonio Housing Authority, as well as CHDOs, offers affordable housing within the community--usually the largest barrier for homeless persons transitioning to permanent housing. The Continuum continues to utilize its lead organization, the City of San Antonio's Community Action Division (CAD), to work in partnership with the City of San Antonio's Department of Housing and Community Development (H&CD) to increase the affordable housing stock in our community.

The Continuum is working toward partnering directly with CHDOs to facilitate the transitioning of homeless persons to permanent housing. Continuum members have begun this partnership with the San Antonio Alternative Corporation, a CHDO in the area of housing for persons with HIV/AIDS. This organization was recommended for funding to rehabilitate six apartment units for persons with HIV/AIDS. Construction for the project should commence this fall. Agencies are currently working with the San Antonio Authority to establish collaborative endeavors by which clients can easily transfer from a transitional housing facility into a permanent housing program.

The Continuum system also has two supportive service programs to assist families maintain permanent housing. These are the National Veteran's Outreach Program's (NVOP) Housing Assistance Program, and the San Antonio Housing Opportunity Partnership Education (SA HOPE) program.

NVOP's Housing Assistance Program's primary mission is to access and place homeless individuals and families in permanent housing utilizing rental assistance. Housing placement workers locate, inspect, and secure safe and clean affordable housing for clients. In addition, the services offered the newly placed individual or family include consumer budget management classes and counseling, thus increasing the opportunity for residential stability.

Partnerships between the City of San Antonio's community Action Division (CAD), the Enterprise Foundation, and the Fannie Mae Foundation engendered SA HOPE, a non-profit organization supported by Fannie Mae, the San Antonio Board of Realtors, the San Antonio Credit Union, USAA Federal Bank, and local home builders, which prepares low-income individuals and families for home-ownership.

The support system the Continuum has worked to establish for homeless individuals and families transitioning to permanent housing will not be effective if the quantity of affordable permanent housing does not increase. The establishment of a ten million dollar housing trust by the City has made funds available to builders constructing low-income affordable housing in the community. The Continuum will forge to create partnerships with developers to create affordable housing for the people we assist.

Permanent Supportive Housing:

The San Antonio/Bexar County Continuum of Care system utilizes two types of permanent housing with supportive services. The first is Shelter Plus care programs and the other is the Supportive Housing Program's Permanent Housing for Persons with Disabilities. Both programs offer permanent housing with supportive services for homeless persons with disabilities enabling this special needs population to live as independently as possible in a permanent setting.

SAHA in partnership with other Continuum members, such as The Center for Health Care Services (CHCS) and the House of Hope, offer rental assistance through the Shelter Plus Care (S+C) program. The different organizations SAHA partners with offer their expertise in addressing the housing as well as supportive service needs of this targeted special needs home less population. The House of Hope provides permanent supportive housing to severely disabled, chronically and/or terminally ill homeless persons, particularly those persons with HIV/AIDS and their families. Services to meet the medical, mental, and emotional needs of the consumer are offered in a permanent setting. CHCS, on the other hand, targets homeless persons with mental illness and/or chronic substance abuse problems. As this community's mental health and mental retardation (MHMR) service provider, they bring to both the partnership and the Continuum their experience with this special needs population. Services provided to the participants include psychiatric evaluations, alcohol and drug abuse services, crisis intervention, and medications.

The Boulder Creek Program represents the other type of permanent supportive housing available in this community's continuum of car system. Sponsored by the Autistic Treatment Center, this program provides permanent affordable, community-based housing with supportive services to single, disabled homeless persons with Autism/Pervasive Development Disorder.

Supportive Services:

In the provision of supportive services, the Continuum has demonstrated a community that can develop a comprehensive strategy and service delivery system, which crosses various agency and service lines in order to develop programs to address the supportive services in the continuum of care system. These supportive services include childcare, mental health counseling, legal services, transportation assistance, food, clothing, utility assistance, rental assistance, crisis intervention, job training and placement, life skills, case management, financial management, psychotherapy, play and art therapy, and a host of other supportive services.

The needs of the consumer dictate the provision of services. The wide array of supportive services the Continuum has in place will continue to vary according to the needs of the participants. The Continuum will continue to evaluate the different services offered in the continuum of care system to remain responsive to client needs.

Affiliations:

The concept of a continuum suggests that services must be organized to respond to changing individual and family needs in a holistic, coordinated, and timely manner to minimize fragmentation. In its planning process, the Continuum has had the advantage of a local government committed to remaining responsive, thus increasing the Continuum's ability to utilize its many partners in the community. The Continuum's lead organization being a Community Action agency bolsters the Continuum's ability to collaborate and coordinate with other organizations, especially the private sector. The Community Action Advisory Board has representation from the University of Texas at San Antonio, and the Fannie Mae Foundation that are kept informed of the Continuum's activities

and serve as vital resources in disseminating homeless issues to the private and academic sectors of our community. To this end, the City of San Antonio and the County of Bexar have given the Continuum the opportunity to be represented in many different organizations and coordinating councils.

The San Antonio Area Homeless Action Coalition (SAAHAC), the Texas Homeless Network, and FEMA's Emergency Food Board are three large organizations in which Continuum members are actively involved.

The San Antonio/Bexar County Continuum of Care partners with the San Antonio Area Homeless Action Coalition as a powerful and persistent voice that advocates on behalf of homeless individuals and families in our community. The chairman of SAAHAC attends all Continuum meetings in order to bring forward issues and report on activities of the coalition.

The majority of the members of the Continuum are also members of the Texas Homeless Network, an organization designed to advocate for new state policies that address homelessness. This organization serves as the Continuum's link to the state and other entities in our state. Membership in the network allows the local Continuum members to play an active role in the statewide development of a strategy to address homelessness.

The United Way of San Antonio and Bexar County is the administrative agency for the Federal Emergency Management Agency (FEMA) funds. Along with local representatives from the national FEMA organization, the Emergency Food and Shelter Board is comprised of representatives from local government, the business community, service providers, and the homeless and formerly homeless population. Many members of the Continuum serve on this board, whose responsibility is developing the allocation plan for the funding, monitoring, and evaluating service activities of this McKinney program. The City of San Antonio's Community Action Division (CAD) serves on this board, and since CAD is the lead organization of the Continuum, the Emergency Food & Shelter Board receives reports on the Continuum's strategic plans and activities.

Other Continuum member affiliations include the following entities: Alamo Area Council of Governments, Bexar County Anti-Hunger Coalition, Bexar County School Age Parenting Advisory, Downtown Alliance of San Antonio, Greater Hispanic Chamber of Commerce, Health Care for the Homeless Advisory Council, Interagency Child Abuse Network. Levi Strauss Foundation, National Alliance to End Homelessness, National Association for Family Based Services, National Association of Community Action Agencies, National Coalition for Homeless Veterans, National Congress for Community Economic Development, National Fuel Fund Network, National Association of State Coordinators for the Education of Homeless Youth and Children. Pre-Natal Care Network, Region 8 HIV/AIDS Consortia, San Antonio EMA Health Services Planning Council, San Antonio Coalition for AIDS Homeless, San Antonio Community Health Educators Network. San Antonio Non-Profit Council, SELF Project, Texas Alliance for the Mentally Ill, Texas Association of Community Action Agencies, Texas Association of Residential Service Providers, Texas Interagency Council for the Homeless, Texas Alliance for Human Needs, University Health System Advisory Board, and the U.S. Conference of Human Service Officials.

3. Your Community's Continuum of Care *System* Under Development

Maintain and Enhance Systems in Place:

The coordination of the CoC components enables our community to effectively address the concerns of our homeless population. The Continuum has explored innovative methods in which to maintain and enhance the current mechanisms in place that allow for a seamless service delivery system. The Continuum remains committed to utilizing project funds in as efficient a manner as possible. The City of San Antonio often utilizes Continuum members to review proposals and applications for City funds allocated for human service projects. Such CoC representation assures that duplication will not result in services. With a holistic perspective on local social services, CoC members prove to be invaluable resources in determining funding recommendations for numerous Requests for Proposal (RFP) processes.

The Continuum often seeks creative solutions in the attempt to maintain its existing programs. The CoC remains steadfastly supportive of member attempts to enhance existing programs, especially when surveys and research indicated an increased need for a particular service. The Continuum has recently entered a more formal method of evaluating program effectiveness. By analyzing programmatic data, the Continuum has effectively identified needs and has addressed concerns for areas of the City that showed a deficiency of resources for homeless. Such data collection from agencies has enabled the Continuum to enhance the quality of its services. For example, some ethnographic data has led to an increased number of Spanish-speaking staff at service assistance locations where data indicated a need for such. The Continuum has also evaluated childcare programs and negotiated policies and procedures to ensure that homeless families can more successfully access services. Such recommendations and negotiations have strengthened the different components of the Continuum.

Centralize Intake Process:

In its current capacity, the Continuum utilizes the majority of participants for the initial intake of clients. Although some agencies emphasize outreach and assessment, San Antonio does not have a centralized intake process. What the Continuum has discussed and agreed upon is the establishment of a centralized intake component to the Continuum. Such a process would ensure that all clients are thoroughly assessed and tracked as they traverse along the Continuum network for different services. What the Continuum explored in establishing is a central physical location where homeless persons can learn about different services in addition to a few satellite offices to accommodate different quadrants of the city where homelessness remains an issue.

The central location and the satellite offices would require an on-line database. This database would include client information and the types of services recommended. As the client moves along the Continuum in pursuit of residential stability, the centralized-intake center would monitor the client's progression toward self-sufficiency in a most thorough manner. In order to accurately track services, the Continuum has announced that all members should have Internet access by July of 2001. The benefits of a centralized intake process will result in a seemingly effortless movement along the Continuum with substantial concrete data to ensure that homelessness is addressed effectively by our community. This database would also facilitate the tracking of clients two, three, four, or more years beyond their initial requests for services, resulting in valuable information from which to gauge our services.

Develop Initiatives for Unaccompanied Homeless Youth:

Continuum members have recently convened with representatives of the Annie Casey Foundation to discuss current gaps in assisting homeless youth in our community. This collaboration between Continuum members and the Casey Foundation emerged in an attempt to discuss homelessness among youth who age out of foster care. Both the Casey Foundation and the Continuum seek to provide services and lodging to adolescent foster youth as they transition to adulthood. According to the San Antonio Express News, approximately 150 young adults leave foster care each in the San Antonio area, and a significant number of them promptly end up in homeless shelters. Both the Continuum and the Casey Foundation find this unacceptable. San Antonio's Real Solution Program currently houses seven young men who have received emancipation and 18 and lack the resources to transition to permanent housing. Our resources in addressing adolescent foster care youth are limited. Three meetings occurred between the Continuum members and the Casey Foundation since the fall of 1999. As a result, the Coalition for Positive Transitions to Adulthood was formed, the official coalition name for the collaborative between Coalition members and the Casey Foundation. After each meeting, more research was conducted on current services available and the Coalition expanded its scope beyond addressing only foster care homelessness to addressing homeless youth issues in general in San Antonio. Some goals of the Coalition include, but are not limited to, the following: improving services to youth eliminating duplication, seamless service delivery system, interagency cooperation, identifying problem areas, identifying services available, and creating choices for youth. The Coalition is currently working on a Homeless Youth Conference to be held in San Antonio in order to explore issues with politicians, service providers, and the general public. After the conference is held in the fall of this year, the Coalition will establish a more formal collaborative with the Continuum in order to effectively address the youth issues in our community.

Establish a Web Site/Directory of Homeless and Homeless Prevention Services:

The advent of internet technology has completely revolutionized the human service arena, as many agencies have established web sites detailing all of the services that they provide. This information has been most beneficial to the homeless population. Our public libraries are equipped with internet-accessible computer terminals, and many homeless or persons at-risk of homelessness utilize the technology to receive valuable information on services provided by the Continuum. Our main library is located in downtown San Antonio and provides a wealth of information to homeless individuals. The Continuum has agreed that a web site should be established that provides a directory of homeless services available in the community. This web site would serve as a clearinghouse of housing resources, supportive services, and homeless prevention services that are available in Bexar County. Such a web site would assist in the dissemination of information regarding services available. In addition, the web site would show a formalized structural overview of how the Continuum works and how clients can easily move from one component of service to another.

a. Describe your community's strategy to carry out that vision....

Goal	Action Steps	Responsible Person/Organization	Target Dates
Goal 1: Establish a centralized intake process.	1) Convene Continuum 2) Dialogue/Brainstorm most effective methods to centralize 3) Discuss logistics of centralizing 4) Solicit agencies to become lead agents in process	City of San Antonio's Community Action Division: Emergency Shelter Providers: Social Service Providers	June, 2000 planning and logistics: May, 2001, implementation
Goal 2: Address unaccompanied homeless youth issues.	Continue dialogue between the Casey Foundation and the Community Action Division 2) Identify CoC members for collaborations 3) Implement establishment of a youth facility/youth program	The Casey Foundation: the Community Action Division: Homeless Youth Services Providers	August, 2000 planning and logistics: February, 2001 Implementation of programs
Goal 3: Provide a Directory of Services online that homeless can utilize for services.	1) Establish contacts between Continuum and San Antonio College CIS Department 2) Provide internships for college students and Continuum in establishment of website 3) Dialogue/Contact internet service providers to initiate website	Continuum of Care Website Committee Members: Community Action Division: San Antonio College	June, 2000 planning and logistics: January, 2001, implementation

- c. Using the format below, describe the fundamental components of your Continuum of Care system currently in place and those your community is working toward. Indicate how homeless persons receive or access assistance under each component. *(Although you may require multiple pages to respond to this item, your response will only count as one page towards the 25-page limitation.)*

Fundamental Components in CoC System
<p>Component: <u>Prevention Agencies</u> City of San Antonio Community Action Programs East and West, Project QUEST, Guadalupe Community Center, Helping Hands Lifeline Foundation, Harlandale Independent School District, Daughters of Charity, Wesley Community Center, BEAT-AIDS, Methodist Health Care Ministries, Greater Randolph Area Service Program, STVHCS HIV Program, Catholic Charities, San Antonio Urban Ministries, Community Based Counseling Program, Community Clinic (Project SAVE), Salvation Army (Home Sweet Home), San Antonio Metropolitan Ministries Emergency Services (Commerce/Dwyer), SAMM Transitional Shelter (CMC)</p> <p><u>Services in place:</u> Provided by referral, case management, client advocacy, mental health counseling, substance abuse treatment, psychiatric care, and referral for rental assistance. Crisis intervention, case management, job resources/ referrals, rental assistance, food, clothing, community education, mental health counseling for the homeless and legal services at homeless shelters throughout San Antonio. HIV, STD, TB & HEP C testing/screening. Gynecological exams, immunizations for school age children, screening/assessments for substance abuse issues, condoms, hygiene kits, rental assistance, utility assistance, job placement, training programs, and referrals. Dental screenings, basic primary healthcare. Referrals to outside medical care. Enrollment into WIC program. Nutrition classes. Medical prescriptions and equipment. Three meals per day, 7 days a week. Formula for infants and toddlers, infant baby food and cereal. Special needs meals. Training for employment in food service field. Mental/Cognitive and Emotional Health for SAMM is provided by Community Based Counseling Program and Center for Health Care Services, which offer an initial counseling session for all guests of emergency services sites, referrals to other professionals as needed, housing for those qualified for the program. Support groups for men and women. NA and AA referrals. Upon leaving the TLC, case manager provides follow-up support services (home visits) for one year in an effort to prevent return to homelessness.</p> <p><u>Services planned:</u> STVHCS HIV Program will participate in a NIDA/VA cooperative study for the outpatient treatment of opiate dependence. Expand case management. Vocational/Supportive services, housing for adult women with mental illness and their children. Continue services throughout San Antonio. Life skills, budgeting skills. GED classes. Increase the length of follow-up to 2 years.</p> <p><u>How homeless persons access/receive assistance:</u> HIV infected patients at risk of becoming homeless receive prevention services at the STVHCS Immuno Suppression Clinic (ISC). By appointment, referrals, street outreach, referrals from agencies and service providers throughout community. Direct contact through outreach at shelters and on streets. Word of mouth and direct contact through group counseling programs at shelters. The homeless can benefit from our daily services by daily contact one to one with outreach workers on the streets. Provide transportation to and from referral sources. Fill out application, referral from community agencies, interview, word of mouth. Referral and both clinics are inside the emergency shelters - guest sign-up to see doctor. All residents of the emergency shelters at both emergency sites. All guests with medical referral from the clinic (Centro del Barrio). Senior Citizens. Everyone whom wants a meal at dinner is served at the Commerce location. Both Organizations, Community Based Counseling Program and Center for Health Care Services, come to the emergency sites weekly. During initial interview, residents have the opportunity to agree to follow-up services.</p>
<p>Component: <u>Outreach/Assessment Agencies:</u> STVHCS HIV Program, Catholic Charities, San Antonio Urban Ministries, Alamo Area Resource Center, Community Based Counseling Program, Community Clinic (Project SAVE), National Veterans Outreach Program, Seton Home, Salvation Army (Dave Coy Center), SAMM Transitional Shelter (CMC), SAMM Emergency Services (Commerce/Dwyer).</p> <p><u>Services in Place:</u> Through referrals from Continuum of Care Members and street outreach, HIV infected patients are referred to the ISC by multiple HIV providers (BEAT AIDS, Alamo Area Resource Center, SAMHD and TCID). Referrals, brochures, presentations to other agencies, Fairweather Lodge, Presentations and Information packets to case management staffing at HIV/AIDS service organizations. Outreach-all professional staff providers go to where the homeless are, in shelters and on the streets. Assessment-individual assessment through psychotherapy, counseling, and an interview assessment using the Addiction Severity Index-an assessment tool. Daily outreach on the streets. Screening/assessments for substance. Assistance in locating social services, emergency assistance, family support, medical or psych. services. Street canvassing, coordinated referral. Outreach coordinator interacts with community services schools. "Christmas Under the Bridge"/"Homeless Fair". When openings become available at the TLC, other social service agencies, and SAMM's own emergency shelters they are made aware by telephone. Prior to family being accepted into the TLC the adult members undergo a needs assessment to assess our ability to meet their needs. GI forum-housing assistance, financial assistance, employment assistance, resume writing. VA hospital-housing clinical services. Center for Health Care Services/PATH-clinical services, St. Mary's Social and Justice Center-legal assistance. COSA GAP Program-SSI pending, monthly income. Assistance to qualify for housing.</p>

Services planned: Expand presentations to shelters. Street canvassing, collaborative battered women's shelter, Center for Health Care Services, Children's shelter, Increase information distributed to clients and case managers. Outreach program will be extended to quarterly presentations and tours. Occupational Therapy.

How homeless persons access/receive assistance: Homeless patients are assessed by social worker/case manager, client advocate, and psychologist. Transportation to the ISC is provided by Alamo Area Resource Center van services. No preliminary appointment will be required. By appointment/referrals. Referrals from CoC System agencies, outreach. Though their primary case management organization and homeless shelters, flyers, etc. Referrals from agencies and service providers throughout community. Direct contact through outreach at shelters and on streets. Word of mouth and direct contact through group counseling programs at shelters. Homeless access is by van daily. Clients must go through application process. Outreach coordinator works with shelters onsite. 1000 approximately assessed. Homeless persons learn about program from other social service agencies. Residents are scheduled for the needs assessment during initial interview. Referrals/on-site.

Component: Emergency Shelter Agencies:

Children's Shelter of San Antonio, George Gervin Youth Center, Respite Care of San Antonio, Seton Home, Salvation Army (Dave Coy Center), Salvation Army (Home Sweet Home), San Antonio Metropolitan Ministries Emergency Services.

Housing/services in place: Provided by referral. Food, shelter, medical care, educational services. Housing 6 pregnant teens between the ages of 13-17. Teens are either homeless, runaways, or push outs. Emergency shelter for children with developmental disabilities. 24 beds available for homeless pregnant youth. 150 beds per night, 30 day stay, referrals, day care, 3 meals per day, and clothing. Emergency site with access for all in need of overnight shelter. Access to single parents with teenaged children. Access to single mothers and children. Access to couples with children. Housing referrals with financial assistance for deposit. Legal assistance for persons with housing difficulties. Follow-up for families with Medicaid recipient children. Monitoring of cases in order to insure success.

Housing/services planned: Life skills, budgeting classes, GED classes, and job readiness classes.

How homeless persons access/receive assistance: Brought in by SAPD, Referred by DPRS, TYC, Juvenile Probation and other social services programs throughout San Antonio and surrounding areas. Contact through TDPRS system, local MR agencies and the SAPD. Referral network and private placement. 150 per night for 365 nights per year. Community referrals, word of mouth. Referral, available to persons interested in an overnight stay. Available to persons interested in permanent housing.

Component: Transitional Housing Agencies:

STVHCS HIV program, Catholic Charities, San Antonio Urban Ministries, Alamo Area Resource Center, Community Based Counseling Program, National Veterans Outreach Program, Seton Home, Salvation Army (Home Sweet Home), Salvation Army (Scattered Site Transitional Apartment Program). Salvation Army (Stepping Forward), House of Hope, SAMM Transitional Shelter (CMC), SAMM Transitional Housing.

Housing/services in place: Provided by referral. Provides services to more than 25 HIV infected patients and dependents-housing is provided through a subcontract with Advanced Living Technologies. 5 Fairweather Lodges, scattered site housing program for HIV/AIDS individuals funded under formula HOPWA. Counseling and legal services in place for homeless persons living in transitional housing-individual and group counseling available to homeless throughout the San Antonio area. Legal services available for the homeless in the community. 3 single-family residences. 8 beds (apartments). 2 year stay, referrals day care, 3 meals per day, and clothing. Scattered site program has 12 units within four apartment complexes located NE, NW, S and SE of San Antonio for the homeless. Stepping Forward Transitional Housing-Catherine Dormitory. House of Hope owns 13 houses and 8 apartments. SAMM currently has space to provide transitional living for nine families. SAMM has 25 homes used for the SMTH program. Houses are used for S/S program, houses vary in size. Families must meet HUD definition of homelessness.

Housing/services planned: Expansion of existing services. Seek new apartments for transitional housing, 34 transitional units for homeless women with mental illness and their children. Permanent housing for minority women and their children. Services will continue based upon funding of the program. Expansion of program with available funds. Life skills, GED classes, budgeting classes, and job readiness classes. Scattered site program will continue placing homeless at the apartment where it will be accessible to their job and school. Stepping forward will expand program to add 8 more units. Proposed grant for Transitional Housing for Women aging out of Foster Care. Referrals from other HIV/AIDS agencies. House of Hope would like to add to their inventory depending on funding. Opening TLC will increase capacity to 40 families with increased emphasis on improving education/job training.

How homeless persons access/receive assistance: Homeless patients will be assessed at ISC by social worker/case manager or by the client advocate - if indicated patient will at the same time be evaluated by the ISC mental health or medical team. No preliminary appointment will be required. By appointment/referral. Through their primary case management organization, homeless shelters, flyers, etc. Referrals from agencies and service providers throughout the community. Direct contact through outreach at shelters and on streets. Word of mouth and direct contact through group

counseling programs at shelters. Eligible applicants must be enrolled NVOP self-sufficiency program. Referral from existing network. Referrals from community agencies come from shelter, and word of mouth. Scattered site program educates the public by attending conferences, public gatherings for the homeless and are accessible to all agencies in San Antonio whom refer clients to them. Scattered site program provides clients with transient system services, housing, transportation, clothing, groceries, and childcare. Referrals from social workers involved in Social service agencies such as Child Protective Services, Casey Foundations, CASA Workers, St. PJ's, SAMM's, etc. Referrals from other HIV/AIDS agencies. Families are recommended by networking agencies for the S/S program. Program is for 24 months and a caseworker is assigned to a family.

Component: *Permanent Housing Agencies:*

Catholic Charities, Community Based Counseling Programs, National Veterans Outreach Program, House of Hope.
Housing/Services In Place: Provided by Referral. Rental assistance, deposit. Counseling and legal services available to homeless clients who move into permanent housing-services continue as needed up to six months. 60 annual placements. House of Hope owns 13 houses and 8 apartments.
Housing/Services Planned: Extend case management with clients. Services will continue based upon funding of the program. 90 annual placements. House of Hope would like to expand inventory depending on funding.
How Homeless Persons Access/Receive Assistance: By appointment/referral. Referrals from agencies and service providers throughout the community. Direct contact through outreach at shelters and on the streets. Word of mouth and direct contact through group counseling at shelters. Eligible clients receive case management, limited financial support. Referrals from other HIV/AIDS agencies.

Component: *Permanent Supportive Housing Agencies:*

Catholic Charities, Community Based Counseling Programs, Children's Shelter of San Antonio, House of Hope.
Housing/Services In Place: Provided by Referral. Rental assistance. Counseling and legal services available to homeless clients who move into permanent housing-services continue as needed up to six months. Art Therapy. House of Hope owns 13 houses and 8 apartments.
Housing/Services Planned: Extend case management with clients. Services will continue based upon funding of the program. 90 annual placements. House of Hope would like to expand inventory depending on funding.
How Homeless Persons Access/Receive Assistance: By appointment/referral. Referrals from agencies and service providers throughout the community. Direct contact through outreach at shelters and on the streets. Word of mouth and direct contact through group counseling at shelters. Eligible clients receive case management, limited financial support. Referrals from other HIV/AIDS agencies.

Component: *Supportive Services Agencies:*

STVCS HIV Program, Catholic Charities, San Antonio Urban Ministries, St. Vincent de Paul, Alamo Area Resource Center, Community Based Counseling Programs, Boystown, Salvation Army (Dave Coy Center), Children's Shelter of San Antonio, National Veterans Outreach Program, Salvation Army (Home Sweet Home), Salvation Army (Scattered Site Transitional Apartment Program), Salvation Army (Stepping Forward), House of Hope, SAMM Transitional Shelter (CMC), SAMM Emergency Services.
Services In Place: Training in Basic Skills, occupational skills, customized, life skills, job placement, retention & post-placement services, wrap around services such as childcare, transportation & housing. Clinical/outpatient medical services. Nursing care, dietician services, mental health counseling, substance abuse counseling. Case management, Dental health services, and Home Health Care. Complimentary/Holistic care, hospice cares. Client Advocacy services, Respite care, access to medical research. Crisis intervention-financial assistance for rent, utilities, food, clothing. Fairweather Lodges, vocational, case management, mass feeding site for homeless. 209,000 meals per year. Case management, Client Advocacy, Food pantry, home delivered meals. Appointment van transportation. Will call van transportation. Mental health and substance abuse counseling. Mental health counseling for the homeless and legal services at the homeless shelters throughout the San Antonio area. Family preservation services providing onsite skill development. Childcare services from homeless clients working, attending school, or seeking employment. Transportation available to homeless clients residing in emergency shelters to and from licensed day care. Nutritional meals served to children enrolled in Salvation Army's licenses day care facility: breakfast, a.m. snack, lunch, p.m. snack and dinner. After school care to children 6 - 12 residing in emergency shelters and or transitional living programs. Monthly parenting classes. Tutoring and computer lab to school age children. Child development services. 100 clients annually. Counseling job search assistance/referral. Referrals, day care, meal, case management. Scattered site program has two caseworkers doing intensive case management services, placing participants in apartments providing move in assistance, police clearance, grocery shopping, credit report, furnished apartments, paying deposits, getting clients to open utility services, referring to enroll in education classes. Parenting Classes. Life Skills Classes, Job Readiness, Referrals to DHS, TRC, SER Jobs, Project Quests, etc. House of Hope provides Services Coordinator and Home Health Aide-the two provide persons with living skills, budgeting skills, cooking, cleaning, house placement, referrals, transportation and any other services needed. SAMM provides furniture and other supplies to help set up house. Encourage "move out" clients to participate in quarterly activities. Educational services provided by SAISD and SAMM: Tutors for children at the emergency sites. Reading program "Together in Learning", Referrals for uniforms. Close collaboration between school officials, emergency services staff and parents.

Services Planned: Further case management, vocational, independent living classes and parenting classes. 3 meals daily, 7 days per week. Increase supportive services for minority women and their children. Continue services through the San Antonio area. Continue providing child care services to homeless clients as services needed 7 days a week, 6:30 a.m. to midnight. 100 clients annually. Substance Abuse treatment in future. Life skills, GED classes, budgeting classes, and job readiness classes. Scattered site program planned services included: home visits, referrals, job search, budgeting, house hold management, promote parenting skills, service plan, provide transportation for the clients. Evening GED classes. House of Hope is tryi8ng to collaborate with the SAHA to move House of Hope Shelter Plus Care (SPC) persons to Section 8 waiting list upon entering House of Hope. Case Management.

How Homeless Persons Access/Receive Assistance: Homeless patients will be assessed for services at the ISC by social worker/case manager or by the client advocate - If indicated patient will at the sane time be evaluated by the ISC mental health or medical team - No preliminary appointment will be required. By appointment referral. Referrals from community agencies. Homeless line up at the door. Through their primary case management organization, homeless shelters, flyers, etc. Referrals from agencies and service providers throughout the community. Direct contact through outreach at shelters and on the streets. Word of mouth and direct contact through group counseling programs at shelters. Self-referral, shelter/case worker referral-only qualification is to have children and be homeless (currently living in shelter/transitional living or having done so in the previous four months. Referrals from emergency shelters and transitional living clients will be provided with childcare while parent works, attends school, or seeks employment. Referrals for homeless shelters. Case management, bus tokens, job placement, tools, and food. 100 per day 365 per year. Referrals from community agencies and word of mouth. Scattered site program provides direct welfare by providing food vouchers, educational assistance, monthly bus passes, clothing, emergency utility assistance, and daycare. Supportive Services offered to residents in SFTHP. All collaborative agencies-Center for Health Care Services/PATH. St. Vincent de Paul, COSA Caseworkers.

- e. Using the format below, describe how each subpopulation (e.g., veterans or persons with mental illness, substance abuse, dually diagnosed, or HIV/AIDS) is reached or will be reached, (e.g., street canvassing).

Subpopulation	Outreach In Place	Outreach Planned
Veterans	Street canvassing, referral. Presentations. Open House. Rental/Mortgage. Utilities, food, medical assistance. ISC is located in a Veterans Health Administration Hospital. Outreach, Group counseling. Referrals-going to where the clients live. Homeless just come in. Shelter presentations. Self-referral or by other agencies. VA Hospital Staff visits on site once per week (SAMM). Networking with GI Forum.	Presentations, VA Presentations, Street Canvassing, CHCS. Referrals from other agencies brochures. Publication of the available services in the SALUTE, the newsmagazine of the STVHCS, which is distributed to veterans, services organizations. Outreach. Group counseling, referrals - going to where the clients live. More discussion with groups, which provide assistance for veterans.
Seriously Mentally Ill	Street canvassing, referral. Presentations. Open House. Collaboration with the STVHCS psychiatry department and San Antonio State Hospital. Outreach, Group counseling, Referrals - going to where the clients live. Homeless just come in. Shelter presentations. Referral by Center for Health Care Services. CHCS/PATH on site visits to SAMM. Networking with Alpha Home and IFTP.	Battered women's shelter, Collaboration with the University Hospital Downtown HIV Clinic, Outreach, Group counseling, referrals - going to where the clients live.
Substance Abuse	Street canvassing, referral, collaboration with the STVHCS substance abuse treatment unit as well as the providers of Ryan White funded substances abuse services. Outreach, group counseling, referrals - going to where the clients live. Outreach, group counseling, referrals - going to where the clients live. Homeless just come in. Partners in Prevention presentations, counseling, interventions. Shelter presentations. Referral to and from the Salvation Army Adult Rehab Center. Site visits by CHCS and referrals to NA and Victory Outreach.	Southwest Mental Health, CHCS, collaboration with the University Hospital Downtown HIV Clinic, Outreach. Group counseling. Referrals - going to where the clients live. Outreach. Group counseling. Referrals - going to where the clients live, Agency collaboration.
HIV/AIDS	Street canvassing, referral. Rental/Mortgage, Utilities, food, medical assistance. Housing program will serve only HIV infected patients; it is part of the STVHCS HIV Program, which has collaborative agreements with other community providers of HIV services. Outreach, Group counseling referrals - going to where the clients live. Presentations/Information. Homeless just come in. Testing, Street outreach. Shelter presentations. Referral to and from AIDS Foundation.	Referrals from other agencies, brochures. Outreach. Group counseling. Referrals - going to where the clients live. Formalized Public Awareness Campaign.

Domestic Violence	Street canvassing, referral. Brought in by SAPD, Referrals/Networking with/from Alpha House and the Battered Women's Shelter. Outreach, Group counseling. Referrals - going to where the clients live. Referred by shelter case worker. Homeless just come in. Shelter presentations. Education on issue. Dwyer Avenue Shelter SAPD advocacy group on site visit to SAMM weekly.	Family Violence Prevention Services/Avance. Outreach Group counseling, Referrals - going to where the clients live. Agency collaboration.
Youth	Outreach worker networks with existing service providers. Street canvassing, referral. Brought in by SAPD. Outreach, Group counseling, Referrals - going to where the clients live. Referred by Shelter caseworkers. Homeless just come in. Shelter presentations. KWEX Univision. Referral to Youth Alternatives to assist with housing. Downtown Youth Center, Boystown, Methodist Mission Home.	Increase "networking" opportunities. Children's shelter. Outreach. Group counseling. Referrals - going to where the clients live. Agency collaboration.
Other	On site interviewing and information disbursement. Street canvassing, referral. Crisis intervention minimal case management and financial assistance. Outreach, Group counseling, referrals - going to where the clients live. Homeless just come in. Through schools and MR agencies to inform families of children with disabilities of services. Channel 4 & Channel 41. Referrals to the disabled halfway homes or group homes, undocumented individuals receive referrals to private homes, which they can afford via COSA caseworkers. Networking with various shelters and programs. Partners in Prevention presentations, counseling, interventions. Shelter presentations. Referral to and from the Salvation Army Adult Rehab Center. Site visits by CHCS and referrals to NA and Victory Outreach.	Brochures, Outreach. Group counseling. Referrals - going to where the clients live. Outreach. Group counseling. Referrals - going to where the clients live. Formalized Public Awareness Campaign, Agency collaboration.

Continuum of Care: Gaps Analysis

	Estimated Need	Current Inventory	Unmet need/ Gap	Relative Priority
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Individuals

Example	Emergency Shelter	115	89	26	M
Beds/Units	Emergency Shelter	1102	656	446	H
	Transitional Housing	505	461	44	M
	Permanent Supportive Housing	348	88	260	H
	Total	1955	1205	750	
Supportive Service Slots	Job Training	595	263	332	H
	Case Management	923	653	270	M
	Substance Abuse Treatment	786	175	611	M
	Mental Health Center	2368	48	2320	H
	Housing Placement	839	155	684	H
	Life Skills Training	2219	104	2115	M
	Other (Legal Services)	749	16	733	M
	Other				
Sub-populations	Chronic Substance Abuse	786	49	737	M
	Seriously Mentally Ill	672	75	597	L
	Dually-Diagnosed	590	25	565	L
	Veterans	955	15	940	H
	Persons with HIV/AIDS	323	105	218	M
	Victims of Domestic Violence	787	49	738	H
	Youth	91	44	47	M
	Other (Autistic)	50	6	44	M

Persons in Families With Children

Beds/Units	Emergency Shelter	1324	284	1040	H
	Transitional Housing	560	453	107	M
	Permanent Supportive Housing	304	0	304	H
	Total	2188	737	1451	
Supportive Services Slots	Job Training	410	325	85	H
	Case Management	545	293	252	M
	Childcare	773	110	663	M
	Substance Abuse Treatment	208	12	196	M
	Mental Health Care	542	153	389	H
	Housing Placement	564	394	170	H
	Life Skills Training	430	52	378	M
	Other (Legal Services)	547	16	531	M
	Other				
Sub-populations	Chronic Substance Abuse	546	13	533	M
	Seriously Mentally Ill	410	21	389	L
	Dually-Diagnosed	409	11	398	L
	Veterans	530	18	512	H
	Persons with HIV/AIDS	248	18	230	M
	Victims of Domestic Violence	548	79	469	H
	Other (Parents with Teens)	42	0	42	L

IV. 3. Definition of Affordable Housing

Through discussions of the Housing Master Plan and issues brought forth at the Strategic Planning Sessions and Housing Summit, it has become obvious that there is no real consensus concerning the definition of affordable housing. Often affordable housing is equated to public housing, bringing forth fears of property devaluation and blight associated with out-dated concepts of public housing projects and the segregation of our nation's poorest households within large, unsightly developments. Others expand the concept to include all income ranges, realizing the need of all households to live within their means in appropriate housing. The structure of the City's housing programs and the variations found in the level of subsidy between programs also gave an indication of the lack of a consensus on the definition of affordability. For the purposes of the Housing Master Plan, the following will provide the basis for our understanding of the concept of "affordable housing".

The definition of affordable housing centers on two variables: income and family size. In this discussion, the concept of affordable housing will focus on the income range eligible for Community Development Block Grant and HOME Partnership Program funding, less than 80 percent of the area median income (AMI). For convenience, specific income breaks mentioned in federal housing program legislation (30%, 50%, and 60% AMI) are included to provide easy reference. At the end of this narrative are 13 tables that provide maximum home prices by income group and family size for interest rates ranging from 6 percent to 12 percent.

The U.S. Department of Housing and Urban Development defines rent burden (the point at which a household is paying an excessive amount of their income on housing expenses) to be 30 percent of their household income. Mortgage companies evaluate an applicant's credit risk based on two ratios, the percentage of their income that will be required to pay their monthly mortgage payment, including insurance and taxes, and the percentage of their income required to service their total debt, including home, car, and credit card loans. These ratios are typically 28 percent and 38 percent, respectively. These ratios have been utilized to construct the maximum home price tables, calculating the housing cost appropriate for a household, which included principal, interest, and funds to be placed in escrow for taxes and insurance, and the maximum debt burden, which adds car and credit card payments to the housing costs. Using these calculations, a maximum home price has been calculated for each income group and family size, assuming that 32.07 percent of each month's housing costs go to cover the insurance and tax escrow accounts, a five percent downpayment, and interest rates from 6 to 12 percent.

Using the appropriate table to reflect current interest rates, the maximum home price that a given household can afford can be determined by finding the income amount closest to their own household income. To determine their income group, look down the column that corresponds to their household size and find the income amount that is just above their own income. The row on which that income lies will then reflect their income group. For instance, a family of three with an income of \$23, 432 will fall below the 60 percent of median income group. Therefore, the household will qualify for any federal housing program designed to assist those earning less than 60 percent of median income.

While these tables answer the question of what is an affordable home price for a given income level, they do not answer the deeper question of which income group is an appropriate target for City-run housing programs. The answer to that question is not an easy one, made more difficult by the extent of need that is evident in San Antonio. Despite the notion that homeownership is the “American Dream”, we need to realize that households with very low-income levels may not be able to support the costs of homeownership, even if heroic efforts are made to put them into a home. Without sufficient income to cover maintenance and repair requirements, many very low-income homeowners risk losing their homes to deterioration in the long-term, if not to foreclosure in the short-term. Extensive damage to homes can result from failure to repaint when needed, failure to repair a roof or re-roof when necessary, failure to provide appropriate moisture around the foundation during extended dry periods, or failure to repair water damage due to water heater or air conditioner leaks. Each of these maintenance or repair problems can lead to more dramatic problems if not taken care of in a timely manner. At the extreme, they can lead to the eventual collapse of the structure. While these households may need housing assistance, homeownership may not be in their best interest or that of the City.

The San Antonio Housing Authority carries out the mission of addressing the housing needs of the very low-income. SAHA provides apartment units, single-family homes, and Section 8 Certificates and Vouchers to households with very limited incomes. While federal regulations allow housing authorities to assist families with higher incomes, federally mandated preferences and the extent of poverty have lowered the typical income range of SAHA clients to less than 30 percent of the area median income. Given their very low-income range, this group would not produce good prospects for homeownership programs. Assistance programs designed for this group that aims to provide downpayment, closing costs, or principal reduction would require such large subsidies that CDBG and HOME funding would quickly be depleted without providing a significant impact on the needs of the group. Rental housing, whether apartment or single-family units, where a landlord is providing

for maintenance needs is more appropriate for this group. The San Antonio Housing Authority is working on the needs of this group, but assistance can be offered through rental rehabilitation, low-income housing tax credit, and project-based Section 8 programs operated by non-profit and for-profit housing management companies.

The income group consisting of households earning from 30 to 50 percent of the area median income are in a similar situation to those earning below 30 percent of AMI, they typically do not earn enough to be able to support the costs of homeownership. While the upper end of this income group is beginning to reach income levels appropriate for homeownership, most are still lacking the resources to be good homeowners. Homebuyer programs that provide downpayment, closing costs, or principal reduction would be rapidly exhausted attempting to provide for this income range, with too few successes to show for the investment. Again, assistance to this income group should be directed toward providing quality rental opportunities at affordable rents. This assistance could take the form of low-income housing tax credits, public participation in the financial structure of private projects, support for non-profit organizations involved in rental housing production, or assistance in the rehabilitation of single-family and multifamily housing for use in the rental markets.

For the income group consisting of households earning more than 50 percent to 80 percent of AMI, homeownership becomes a more reasonable prospect. Not only is this income group more capable of providing for their own home purchase, but also maintenance and repair costs do not have the devastating impact that they have on lower-income household budgets. While rental opportunities are still needed for this group, homeownership programs begin to be more effective, with the reduction in assistance needed providing room for more households to be assisted. Where a \$25,000 grant/loan may be needed to make homebuyers of a lower-income household, a \$5,000 grant/loan may be sufficient for a homebuyer from this income group, stretching assistance programs by up to five times the production when compared to those that work to place lower-income households into homeownership positions. Homebuyer assistance programs that address not only new construction and rehabilitation program buyers, but also buyers of existing standard housing units need to be developed at a limited benefit level to increase the impact of the programs.

As with all things, exceptions can be made for special circumstances. For instance, Habitat for Humanity provides homeownership opportunities for households in the 30 to 50 percent of AMI income group through the use of volunteer labor and zero percent interest mortgages. The reduced costs that they realize through these efforts make homeownership more reasonable for lower-income households. The lower mortgage costs

reduce the downpayment requirements, while the lower monthly payments make more income available for home maintenance and repairs.

Maximum Home Price by Income Group and Family Size

Median Income Interest Rate	Family Size							
	1	2	3	4	5	6	7	8
30% Median	\$9,503.66	\$10,881.34	\$12,235.67	\$13,590.00	\$14,687.47	\$15,761.60	\$16,859.07	\$17,933.20
28% Housing Costs	\$221.75	\$253.90	\$285.50	\$317.10	\$342.71	\$367.77	\$393.38	\$418.44
38% Total Debt	\$300.95	\$344.58	\$387.46	\$430.35	\$465.10	\$499.12	\$533.87	\$567.88
Insurance and Taxes	\$71.12	\$81.43	\$91.56	\$101.69	\$109.91	\$117.94	\$126.16	\$134.19
Maximum Price*	\$23,359.92	\$26,746.25	\$30,075.18	\$33,404.11	\$36,101.70	\$38,741.89	\$41,439.47	\$44,079.66
50% Median	\$15,839.43	\$18,135.57	\$20,392.78	\$22,650.00	\$24,479.12	\$26,269.33	\$28,098.45	\$29,888.66
28% Housing Costs	\$369.59	\$423.16	\$475.83	\$528.50	\$571.18	\$612.95	\$655.63	\$697.40
38% Total Debt	\$501.58	\$574.29	\$645.77	\$717.25	\$775.17	\$831.86	\$889.78	\$946.47
Insurance and Taxes	\$118.53	\$135.71	\$152.60	\$169.49	\$183.18	\$196.57	\$210.26	\$223.66
Maximum Price*	\$38,933.20	\$44,577.08	\$50,125.30	\$55,673.52	\$60,169.50	\$64,569.81	\$69,065.78	\$73,466.09
60% Median	\$19,007.32	\$21,762.68	\$24,471.34	\$27,180.00	\$29,374.95	\$31,523.20	\$33,718.14	\$35,866.39
28% Housing Costs	\$443.50	\$507.80	\$571.00	\$634.20	\$685.42	\$735.54	\$786.76	\$836.88
38% Total Debt	\$601.90	\$689.15	\$774.93	\$860.70	\$930.21	\$998.23	\$1,067.74	\$1,135.77
Insurance and Taxes	\$142.23	\$162.85	\$183.12	\$203.39	\$219.81	\$235.89	\$252.31	\$268.39
Maximum Price*	\$46,719.84	\$53,492.50	\$60,150.36	\$66,808.23	\$72,203.39	\$77,483.77	\$82,878.94	\$88,159.31
80% Median	\$25,343.09	\$29,016.91	\$32,628.45	\$36,240.00	\$39,166.60	\$42,030.93	\$44,957.53	\$47,821.86
28% Housing Costs	\$591.34	\$677.06	\$761.33	\$845.60	\$913.89	\$980.72	\$1,049.01	\$1,115.84
38% Total Debt	\$802.53	\$918.87	\$1,033.23	\$1,147.60	\$1,240.28	\$1,330.98	\$1,423.65	\$1,514.36
Insurance and Taxes	\$189.64	\$217.13	\$244.16	\$271.18	\$293.08	\$314.52	\$336.42	\$357.85
Maximum Price*	\$62,293.12	\$71,323.33	\$80,200.49	\$89,077.64	\$96,271.19	\$103,311.69	\$110,505.25	\$117,545.75

*Maximum price assumes tax and insurance payment equal to 32.07% of housing cost per month, an interest rate of 6.0% and a 5% downpayment.

Maximum Home Price by Income Group and Family Size

Median Income Interest Rate	\$45,300.00 6.50%	Family Size							
		1	2	3	4	5	6	7	8
30% Median		\$9,503.66	\$10,881.34	\$12,235.67	\$13,590.00	\$14,687.47	\$15,761.60	\$16,859.07	\$17,933.20
28% Housing Costs		\$221.75	\$253.90	\$285.50	\$317.10	\$342.71	\$367.77	\$393.38	\$418.44
38% Total Debt		\$300.95	\$344.58	\$387.46	\$430.35	\$465.10	\$499.12	\$533.87	\$567.88
Insurance and Taxes		\$71.12	\$81.43	\$91.56	\$101.69	\$109.91	\$117.94	\$126.16	\$134.19
Maximum Price*		\$22,026.79	\$25,219.87	\$28,358.82	\$31,497.77	\$34,041.41	\$36,530.92	\$39,074.56	\$41,564.07
50% Median		\$15,839.43	\$18,135.57	\$20,392.78	\$22,650.00	\$24,479.12	\$26,269.33	\$28,098.45	\$29,888.66
28% Housing Costs		\$369.59	\$423.16	\$475.83	\$528.50	\$571.18	\$612.95	\$655.63	\$697.40
38% Total Debt		\$501.58	\$574.29	\$645.77	\$717.25	\$775.17	\$831.86	\$889.78	\$946.47
Insurance and Taxes		\$118.53	\$135.71	\$152.60	\$169.49	\$183.18	\$196.57	\$210.26	\$223.66
Maximum Price*		\$36,711.32	\$42,033.11	\$47,264.70	\$52,496.29	\$56,735.68	\$60,884.87	\$65,124.27	\$69,273.46
60% Median		\$19,007.32	\$21,762.68	\$24,471.34	\$27,180.00	\$29,374.95	\$31,523.20	\$33,718.14	\$35,866.39
28% Housing Costs		\$443.50	\$507.80	\$571.00	\$634.20	\$685.42	\$735.54	\$786.76	\$836.88
38% Total Debt		\$601.90	\$689.15	\$774.93	\$860.70	\$930.21	\$998.23	\$1,067.74	\$1,135.77
Insurance and Taxes		\$142.23	\$162.85	\$183.12	\$203.39	\$219.81	\$235.89	\$252.31	\$268.39
Maximum Price*		\$44,053.59	\$50,439.74	\$56,717.64	\$62,995.55	\$68,082.82	\$73,061.85	\$78,149.12	\$83,128.15
80% Median		\$25,343.09	\$29,016.91	\$32,628.45	\$36,240.00	\$39,166.60	\$42,030.93	\$44,957.53	\$47,821.86
28% Housing Costs		\$591.34	\$677.06	\$761.33	\$845.60	\$913.89	\$980.72	\$1,049.01	\$1,115.84
38% Total Debt		\$802.53	\$918.87	\$1,033.23	\$1,147.60	\$1,240.28	\$1,330.98	\$1,423.65	\$1,514.36
Insurance and Taxes		\$189.64	\$217.13	\$244.16	\$271.18	\$293.08	\$314.52	\$336.42	\$357.85
Maximum Price*		\$58,738.12	\$67,252.98	\$75,623.52	\$83,994.07	\$90,777.09	\$97,415.80	\$104,198.82	\$110,837.53

*Maximum price assumes tax and insurance payment equal to 32.07% of housing cost per month, an interest rate of 6.5% and a 5% downpayment.

Maximum Home Price by Income Group and Family Size

Median Income Interest Rate	\$45,300.00 7.00%	Family Size							
		1	2	3	4	5	6	7	8
30% Median		\$9,503.66	\$10,881.34	\$12,235.67	\$13,590.00	\$14,687.47	\$15,761.60	\$16,859.07	\$17,933.20
28% Housing Costs		\$221.75	\$253.90	\$285.50	\$317.10	\$342.71	\$367.77	\$393.38	\$418.44
38% Total Debt		\$300.95	\$344.58	\$387.46	\$430.35	\$465.10	\$499.12	\$533.87	\$567.88
Insurance and Taxes		\$71.12	\$81.43	\$91.56	\$101.69	\$109.91	\$117.94	\$126.16	\$134.19
Maximum Price*		\$20,813.41	\$23,830.59	\$26,796.63	\$29,762.66	\$32,166.18	\$34,518.55	\$36,922.07	\$39,274.44
50% Median		\$15,839.43	\$18,135.57	\$20,392.78	\$22,650.00	\$24,479.12	\$26,269.33	\$28,098.45	\$29,888.66
28% Housing Costs		\$369.59	\$423.16	\$475.83	\$528.50	\$571.18	\$612.95	\$655.63	\$697.40
38% Total Debt		\$501.58	\$574.29	\$645.77	\$717.25	\$775.17	\$831.86	\$889.78	\$946.47
Insurance and Taxes		\$118.53	\$135.71	\$152.60	\$169.49	\$183.18	\$196.57	\$210.26	\$223.66
Maximum Price*		\$34,689.02	\$39,717.65	\$44,661.04	\$49,604.44	\$53,610.30	\$57,530.92	\$61,536.78	\$65,457.41
60% Median		\$19,007.32	\$21,762.68	\$24,471.34	\$27,180.00	\$29,374.95	\$31,523.20	\$33,718.14	\$35,866.39
28% Housing Costs		\$443.50	\$507.80	\$571.00	\$634.20	\$685.42	\$735.54	\$786.76	\$836.88
38% Total Debt		\$601.90	\$689.15	\$774.93	\$860.70	\$930.21	\$998.23	\$1,067.74	\$1,135.77
Insurance and Taxes		\$142.23	\$162.85	\$183.12	\$203.39	\$219.81	\$235.89	\$252.31	\$268.39
Maximum Price*		\$41,626.82	\$47,661.18	\$53,593.25	\$59,525.33	\$64,332.36	\$69,037.11	\$73,844.14	\$78,548.89
80% Median		\$25,343.09	\$29,016.91	\$32,628.45	\$36,240.00	\$39,166.60	\$42,030.93	\$44,957.53	\$47,821.86
28% Housing Costs		\$591.34	\$677.06	\$761.33	\$845.60	\$913.89	\$980.72	\$1,049.01	\$1,115.84
38% Total Debt		\$802.53	\$918.87	\$1,033.23	\$1,147.60	\$1,240.28	\$1,330.98	\$1,423.65	\$1,514.36
Insurance and Taxes		\$189.64	\$217.13	\$244.16	\$271.18	\$293.08	\$314.52	\$336.42	\$357.85
Maximum Price*		\$55,502.43	\$63,548.23	\$71,457.67	\$79,367.11	\$85,776.48	\$92,049.48	\$98,458.85	\$104,731.85

*Maximum price assumes tax and insurance payment equal to 32.07% of housing cost per month, an interest rate of 7.0% and a 5% downpayment.

Maximum Home Price by Income Group and Family Size

Median Income Interest Rate	\$45,300.00 7.50%	Family Size							
		1	2	3	4	5	6	7	8
30% Median		\$9,503.66	\$10,881.34	\$12,235.67	\$13,590.00	\$14,687.47	\$15,761.60	\$16,859.07	\$17,933.20
28% Housing Costs		\$221.75	\$253.90	\$285.50	\$317.10	\$342.71	\$367.77	\$393.38	\$418.44
38% Total Debt		\$300.95	\$344.58	\$387.46	\$430.35	\$465.10	\$499.12	\$533.87	\$567.88
Insurance and Taxes		\$71.12	\$81.43	\$91.56	\$101.69	\$109.91	\$117.94	\$126.16	\$134.19
Maximum Price*		\$19,706.68	\$22,563.42	\$25,371.74	\$28,180.07	\$30,455.78	\$32,683.07	\$34,958.78	\$37,186.07
50% Median		\$15,839.43	\$18,135.57	\$20,392.78	\$22,650.00	\$24,479.12	\$26,269.33	\$28,098.45	\$29,888.66
28% Housing Costs		\$369.59	\$423.16	\$475.83	\$528.50	\$571.18	\$612.95	\$655.63	\$697.40
38% Total Debt		\$501.58	\$574.29	\$645.77	\$717.25	\$775.17	\$831.86	\$889.78	\$946.47
Insurance and Taxes		\$118.53	\$135.71	\$152.60	\$169.49	\$183.18	\$196.57	\$210.26	\$223.66
Maximum Price*		\$32,844.46	\$37,605.70	\$42,286.24	\$46,966.78	\$50,759.63	\$54,471.78	\$58,264.63	\$61,976.78
60% Median		\$19,007.32	\$21,762.68	\$24,471.34	\$27,180.00	\$29,374.95	\$31,523.20	\$33,718.14	\$35,866.39
28% Housing Costs		\$443.50	\$507.80	\$571.00	\$634.20	\$685.42	\$735.54	\$786.76	\$836.88
38% Total Debt		\$601.90	\$689.15	\$774.93	\$860.70	\$930.21	\$998.23	\$1,067.74	\$1,135.77
Insurance and Taxes		\$142.23	\$162.85	\$183.12	\$203.39	\$219.81	\$235.89	\$252.31	\$268.39
Maximum Price*		\$39,413.36	\$45,126.84	\$50,743.49	\$56,360.13	\$60,911.55	\$65,366.13	\$69,917.55	\$74,372.13
80% Median		\$25,343.09	\$29,016.91	\$32,628.45	\$36,240.00	\$39,166.60	\$42,030.93	\$44,957.53	\$47,821.86
28% Housing Costs		\$591.34	\$677.06	\$761.33	\$845.60	\$913.89	\$980.72	\$1,049.01	\$1,115.84
38% Total Debt		\$802.53	\$918.87	\$1,033.23	\$1,147.60	\$1,240.28	\$1,330.98	\$1,423.65	\$1,514.36
Insurance and Taxes		\$189.64	\$217.13	\$244.16	\$271.18	\$293.08	\$314.52	\$336.42	\$357.85
Maximum Price*		\$52,551.14	\$60,169.12	\$67,657.98	\$75,146.84	\$81,215.40	\$87,154.84	\$93,223.40	\$99,162.85

*Maximum price assumes tax and insurance payment equal to 32.07% of housing cost per month, an interest rate of 7.5% and a 5% downpayment.

Maximum Home Price by Income Group and Family Size

Median Income Interest Rate	\$45,300.00 8.00%	Family Size							
		1	2	3	4	5	6	7	8
30% Median		\$9,503.66	\$10,881.34	\$12,235.67	\$13,590.00	\$14,687.47	\$15,761.60	\$16,859.07	\$17,933.20
28% Housing Costs		\$221.75	\$253.90	\$285.50	\$317.10	\$342.71	\$367.77	\$393.38	\$418.44
38% Total Debt		\$300.95	\$344.58	\$387.46	\$430.35	\$465.10	\$499.12	\$533.87	\$567.88
Insurance and Taxes		\$71.12	\$81.43	\$91.56	\$101.69	\$109.91	\$117.94	\$126.16	\$134.19
Maximum Price*		\$18,695.10	\$21,405.21	\$24,069.37	\$26,733.54	\$28,892.43	\$31,005.39	\$33,164.29	\$35,277.25
50% Median		\$15,839.43	\$18,135.57	\$20,392.78	\$22,650.00	\$24,479.12	\$26,269.33	\$28,098.45	\$29,888.66
28% Housing Costs		\$369.59	\$423.16	\$475.83	\$528.50	\$571.18	\$612.95	\$655.63	\$697.40
38% Total Debt		\$501.58	\$574.29	\$645.77	\$717.25	\$775.17	\$831.86	\$889.78	\$946.47
Insurance and Taxes		\$118.53	\$135.71	\$152.60	\$169.49	\$183.18	\$196.57	\$210.26	\$223.66
Maximum Price*		\$31,158.51	\$35,675.34	\$40,115.62	\$44,555.90	\$48,154.06	\$51,675.66	\$55,273.82	\$58,795.42
60% Median		\$19,007.32	\$21,762.68	\$24,471.34	\$27,180.00	\$29,374.95	\$31,523.20	\$33,718.14	\$35,866.39
28% Housing Costs		\$443.50	\$507.80	\$571.00	\$634.20	\$685.42	\$735.54	\$786.76	\$836.88
38% Total Debt		\$601.90	\$689.15	\$774.93	\$860.70	\$930.21	\$998.23	\$1,067.74	\$1,135.77
Insurance and Taxes		\$142.23	\$162.85	\$183.12	\$203.39	\$219.81	\$235.89	\$252.31	\$268.39
Maximum Price*		\$37,390.21	\$42,810.41	\$48,138.75	\$53,467.08	\$57,784.87	\$62,010.79	\$66,328.58	\$70,554.50
80% Median		\$25,343.09	\$29,016.91	\$32,628.45	\$36,240.00	\$39,166.60	\$42,030.93	\$44,957.53	\$47,821.86
28% Housing Costs		\$591.34	\$677.06	\$761.33	\$845.60	\$913.89	\$980.72	\$1,049.01	\$1,115.84
38% Total Debt		\$802.53	\$918.87	\$1,033.23	\$1,147.60	\$1,240.28	\$1,330.98	\$1,423.65	\$1,514.36
Insurance and Taxes		\$189.64	\$217.13	\$244.16	\$271.18	\$293.08	\$314.52	\$336.42	\$357.85
Maximum Price*		\$49,853.61	\$57,080.55	\$64,185.00	\$71,289.44	\$77,046.49	\$82,681.05	\$88,438.10	\$94,072.67

*Maximum price assumes tax and insurance payment equal to 32.07% of housing cost per month, an interest rate of 8.0% and a 5% downpayment.

Maximum Home Price by Income Group and Family Size

Median Income Interest Rate	\$45,300.00 8.50%	Family Size							
		1	2	3	4	5	6	7	8
30% Median		\$9,503.66	\$10,881.34	\$12,235.67	\$13,590.00	\$14,687.47	\$15,761.60	\$16,859.07	\$17,933.20
28% Housing Costs		\$221.75	\$253.90	\$285.50	\$317.10	\$342.71	\$367.77	\$393.38	\$418.44
38% Total Debt		\$300.95	\$344.58	\$387.46	\$430.35	\$465.10	\$499.12	\$533.87	\$567.88
Insurance and Taxes		\$71.12	\$81.43	\$91.56	\$101.69	\$109.91	\$117.94	\$126.16	\$134.19
Maximum Price*		\$17,768.58	\$20,344.37	\$22,876.50	\$25,408.63	\$27,460.53	\$29,468.77	\$31,520.67	\$33,528.91
50% Median		\$15,839.43	\$18,135.57	\$20,392.78	\$22,650.00	\$24,479.12	\$26,269.33	\$28,098.45	\$29,888.66
28% Housing Costs		\$369.59	\$423.16	\$475.83	\$528.50	\$571.18	\$612.95	\$655.63	\$697.40
38% Total Debt		\$501.58	\$574.29	\$645.77	\$717.25	\$775.17	\$831.86	\$889.78	\$946.47
Insurance and Taxes		\$118.53	\$135.71	\$152.60	\$169.49	\$183.18	\$196.57	\$210.26	\$223.66
Maximum Price*		\$29,614.30	\$33,907.28	\$38,127.50	\$42,347.72	\$45,767.55	\$49,114.62	\$52,534.45	\$55,881.52
60% Median		\$19,007.32	\$21,762.68	\$24,471.34	\$27,180.00	\$29,374.95	\$31,523.20	\$33,718.14	\$35,866.39
28% Housing Costs		\$443.50	\$507.80	\$571.00	\$634.20	\$685.42	\$735.54	\$786.76	\$836.88
38% Total Debt		\$601.90	\$689.15	\$774.93	\$860.70	\$930.21	\$998.23	\$1,067.74	\$1,135.77
Insurance and Taxes		\$142.23	\$162.85	\$183.12	\$203.39	\$219.81	\$235.89	\$252.31	\$268.39
Maximum Price*		\$35,537.15	\$40,688.73	\$45,753.00	\$50,817.26	\$54,921.06	\$58,937.54	\$63,041.34	\$67,057.83
80% Median		\$25,343.09	\$29,016.91	\$32,628.45	\$36,240.00	\$39,166.60	\$42,030.93	\$44,957.53	\$47,821.86
28% Housing Costs		\$591.34	\$677.06	\$761.33	\$845.60	\$913.89	\$980.72	\$1,049.01	\$1,115.84
38% Total Debt		\$802.53	\$918.87	\$1,033.23	\$1,147.60	\$1,240.28	\$1,330.98	\$1,423.65	\$1,514.36
Insurance and Taxes		\$189.64	\$217.13	\$244.16	\$271.18	\$293.08	\$314.52	\$336.42	\$357.85
Maximum Price*		\$47,382.87	\$54,251.64	\$61,003.99	\$67,756.34	\$73,228.08	\$78,583.39	\$84,055.12	\$89,410.43

*Maximum price assumes tax and insurance payment equal to 32.07% of housing cost per month, an interest rate of 8.5% and a 5% downpayment.

Maximum Home Price by Income Group and Family Size

Median Income Interest Rate	\$45,300.00 9.00%	Family Size							
		1	2	3	4	5	6	7	8
30% Median		\$9,503.66	\$10,881.34	\$12,235.67	\$13,590.00	\$14,687.47	\$15,761.60	\$16,859.07	\$17,933.20
28% Housing Costs		\$221.75	\$253.90	\$285.50	\$317.10	\$342.71	\$367.77	\$393.38	\$418.44
38% Total Debt		\$300.95	\$344.58	\$387.46	\$430.35	\$465.10	\$499.12	\$533.87	\$567.88
Insurance and Taxes		\$71.12	\$81.43	\$91.56	\$101.69	\$109.91	\$117.94	\$126.16	\$134.19
Maximum Price*		\$16,918.19	\$19,370.71	\$21,781.65	\$24,192.60	\$26,146.30	\$28,058.43	\$30,012.13	\$31,924.26
50% Median		\$15,839.43	\$18,135.57	\$20,392.78	\$22,650.00	\$24,479.12	\$26,269.33	\$28,098.45	\$29,888.66
28% Housing Costs		\$369.59	\$423.16	\$475.83	\$528.50	\$571.18	\$612.95	\$655.63	\$697.40
38% Total Debt		\$501.58	\$574.29	\$645.77	\$717.25	\$775.17	\$831.86	\$889.78	\$946.47
Insurance and Taxes		\$118.53	\$135.71	\$152.60	\$169.49	\$183.18	\$196.57	\$210.26	\$223.66
Maximum Price*		\$28,196.99	\$32,284.51	\$36,302.76	\$40,321.00	\$43,577.16	\$46,764.05	\$50,020.21	\$53,207.09
60% Median		\$19,007.32	\$21,762.68	\$24,471.34	\$27,180.00	\$29,374.95	\$31,523.20	\$33,718.14	\$35,866.39
28% Housing Costs		\$443.50	\$507.80	\$571.00	\$634.20	\$685.42	\$735.54	\$786.76	\$836.88
38% Total Debt		\$601.90	\$689.15	\$774.93	\$860.70	\$930.21	\$998.23	\$1,067.74	\$1,135.77
Insurance and Taxes		\$142.23	\$162.85	\$183.12	\$203.39	\$219.81	\$235.89	\$252.31	\$268.39
Maximum Price*		\$33,836.39	\$38,741.42	\$43,563.31	\$48,385.20	\$52,292.60	\$56,116.86	\$60,024.25	\$63,848.51
80% Median		\$25,343.09	\$29,016.91	\$32,628.45	\$36,240.00	\$39,166.60	\$42,030.93	\$44,957.53	\$47,821.86
28% Housing Costs		\$591.34	\$677.06	\$761.33	\$845.60	\$913.89	\$980.72	\$1,049.01	\$1,115.84
38% Total Debt		\$802.53	\$918.87	\$1,033.23	\$1,147.60	\$1,240.28	\$1,330.98	\$1,423.65	\$1,514.36
Insurance and Taxes		\$189.64	\$217.13	\$244.16	\$271.18	\$293.08	\$314.52	\$336.42	\$357.85
Maximum Price*		\$45,115.18	\$51,655.22	\$58,084.41	\$64,513.60	\$69,723.46	\$74,822.48	\$80,032.34	\$85,131.35

*Maximum price assumes tax and insurance payment equal to 32.07% of housing cost per month, an interest rate of 9.0% and a 5% downpayment.

Maximum Home Price by Income Group and Family Size

Median Income Interest Rate	\$45,300.00 9.50%	Family Size							
		1	2	3	4	5	6	7	8
30% Median		\$9,503.66	\$10,881.34	\$12,235.67	\$13,590.00	\$14,687.47	\$15,761.60	\$16,859.07	\$17,933.20
28% Housing Costs		\$221.75	\$253.90	\$285.50	\$317.10	\$342.71	\$367.77	\$393.38	\$418.44
38% Total Debt		\$300.95	\$344.58	\$387.46	\$430.35	\$465.10	\$499.12	\$533.87	\$567.88
Insurance and Taxes		\$71.12	\$81.43	\$91.56	\$101.69	\$109.91	\$117.94	\$126.16	\$134.19
Maximum Price*		\$16,136.10	\$18,475.24	\$20,774.73	\$23,074.23	\$24,937.61	\$26,761.35	\$28,624.73	\$30,448.46
50% Median		\$15,839.43	\$18,135.57	\$20,392.78	\$22,650.00	\$24,479.12	\$26,269.33	\$28,098.45	\$29,888.66
28% Housing Costs		\$369.59	\$423.16	\$475.83	\$528.50	\$571.18	\$612.95	\$655.63	\$697.40
38% Total Debt		\$501.58	\$574.29	\$645.77	\$717.25	\$775.17	\$831.86	\$889.78	\$946.47
Insurance and Taxes		\$118.53	\$135.71	\$152.60	\$169.49	\$183.18	\$196.57	\$210.26	\$223.66
Maximum Price*		\$26,893.50	\$30,792.07	\$34,624.56	\$38,457.05	\$41,562.68	\$44,602.24	\$47,707.88	\$50,747.44
60% Median		\$19,007.32	\$21,762.68	\$24,471.34	\$27,180.00	\$29,374.95	\$31,523.20	\$33,718.14	\$35,866.39
28% Housing Costs		\$443.50	\$507.80	\$571.00	\$634.20	\$685.42	\$735.54	\$786.76	\$836.88
38% Total Debt		\$601.90	\$689.15	\$774.93	\$860.70	\$930.21	\$998.23	\$1,067.74	\$1,135.77
Insurance and Taxes		\$142.23	\$162.85	\$183.12	\$203.39	\$219.81	\$235.89	\$252.31	\$268.39
Maximum Price*		\$32,272.20	\$36,950.48	\$41,549.47	\$46,148.45	\$49,875.22	\$53,522.69	\$57,249.46	\$60,896.93
80% Median		\$25,343.09	\$29,016.91	\$32,628.45	\$36,240.00	\$39,166.60	\$42,030.93	\$44,957.53	\$47,821.86
28% Housing Costs		\$591.34	\$677.06	\$761.33	\$845.60	\$913.89	\$980.72	\$1,049.01	\$1,115.84
38% Total Debt		\$802.53	\$918.87	\$1,033.23	\$1,147.60	\$1,240.28	\$1,330.98	\$1,423.65	\$1,514.36
Insurance and Taxes		\$189.64	\$217.13	\$244.16	\$271.18	\$293.08	\$314.52	\$336.42	\$357.85
Maximum Price*		\$43,029.60	\$49,267.31	\$55,399.29	\$61,531.27	\$66,500.29	\$71,363.59	\$76,332.61	\$81,195.91

*Maximum price assumes tax and insurance payment equal to 32.07% of housing cost per month, an interest rate of 9.5% and a 5% downpayment.

Maximum Home Price by Income Group and Family Size

Median Income Interest Rate	\$45,300.00 10.00%	Family Size							
		1	2	3	4	5	6	7	8
30% Median		\$9,503.66	\$10,881.34	\$12,235.67	\$13,590.00	\$14,687.47	\$15,761.60	\$16,859.07	\$17,933.20
28% Housing Costs		\$221.75	\$253.90	\$285.50	\$317.10	\$342.71	\$367.77	\$393.38	\$418.44
38% Total Debt		\$300.95	\$344.58	\$387.46	\$430.35	\$465.10	\$499.12	\$533.87	\$567.88
Insurance and Taxes		\$71.12	\$81.43	\$91.56	\$101.69	\$109.91	\$117.94	\$126.16	\$134.19
Maximum Price*		\$15,415.37	\$17,650.03	\$19,846.81	\$22,043.59	\$23,823.75	\$25,566.02	\$27,346.18	\$29,088.45
50% Median		\$15,839.43	\$18,135.57	\$20,392.78	\$22,650.00	\$24,479.12	\$26,269.33	\$28,098.45	\$29,888.66
28% Housing Costs		\$369.59	\$423.16	\$475.83	\$528.50	\$571.18	\$612.95	\$655.63	\$697.40
38% Total Debt		\$501.58	\$574.29	\$645.77	\$717.25	\$775.17	\$831.86	\$889.78	\$946.47
Insurance and Taxes		\$118.53	\$135.71	\$152.60	\$169.49	\$183.18	\$196.57	\$210.26	\$223.66
Maximum Price*		\$25,692.28	\$29,416.71	\$33,078.02	\$36,739.32	\$39,706.25	\$42,610.04	\$45,576.96	\$48,480.76
60% Median		\$19,007.32	\$21,762.68	\$24,471.34	\$27,180.00	\$29,374.95	\$31,523.20	\$33,718.14	\$35,866.39
28% Housing Costs		\$443.50	\$507.80	\$571.00	\$634.20	\$685.42	\$735.54	\$786.76	\$836.88
38% Total Debt		\$601.90	\$689.15	\$774.93	\$860.70	\$930.21	\$998.23	\$1,067.74	\$1,135.77
Insurance and Taxes		\$142.23	\$162.85	\$183.12	\$203.39	\$219.81	\$235.89	\$252.31	\$268.39
Maximum Price*		\$30,830.73	\$35,300.05	\$39,693.62	\$44,087.19	\$47,647.49	\$51,132.05	\$54,692.35	\$58,176.91
80% Median		\$25,343.09	\$29,016.91	\$32,628.45	\$36,240.00	\$39,166.60	\$42,030.93	\$44,957.53	\$47,821.86
28% Housing Costs		\$591.34	\$677.06	\$761.33	\$845.60	\$913.89	\$980.72	\$1,049.01	\$1,115.84
38% Total Debt		\$802.53	\$918.87	\$1,033.23	\$1,147.60	\$1,240.28	\$1,330.98	\$1,423.65	\$1,514.36
Insurance and Taxes		\$189.64	\$217.13	\$244.16	\$271.18	\$293.08	\$314.52	\$336.42	\$357.85
Maximum Price*		\$41,107.64	\$47,066.74	\$52,924.83	\$58,782.92	\$63,529.99	\$68,176.07	\$72,923.14	\$77,569.21

*Maximum price assumes tax and insurance payment equal to 32.07% of housing cost per month, an interest rate of 10.0% and a 5% downpayment.

Maximum Home Price by Income Group and Family Size

Median Income Interest Rate	\$45,300.00 10.50%	Family Size							
		1	2	3	4	5	6	7	8
30% Median		\$9,503.66	\$10,881.34	\$12,235.67	\$13,590.00	\$14,687.47	\$15,761.60	\$16,859.07	\$17,933.20
28% Housing Costs		\$221.75	\$253.90	\$285.50	\$317.10	\$342.71	\$367.77	\$393.38	\$418.44
38% Total Debt		\$300.95	\$344.58	\$387.46	\$430.35	\$465.10	\$499.12	\$533.87	\$567.88
Insurance and Taxes		\$71.12	\$81.43	\$91.56	\$101.69	\$109.91	\$117.94	\$126.16	\$134.19
Maximum Price*		\$14,749.86	\$16,888.04	\$18,989.99	\$21,091.93	\$22,795.23	\$24,462.29	\$26,165.59	\$27,832.66
50% Median		\$15,839.43	\$18,135.57	\$20,392.78	\$22,650.00	\$24,479.12	\$26,269.33	\$28,098.45	\$29,888.66
28% Housing Costs		\$369.59	\$423.16	\$475.83	\$528.50	\$571.18	\$612.95	\$655.63	\$697.40
38% Total Debt		\$501.58	\$574.29	\$645.77	\$717.25	\$775.17	\$831.86	\$889.78	\$946.47
Insurance and Taxes		\$118.53	\$135.71	\$152.60	\$169.49	\$183.18	\$196.57	\$210.26	\$223.66
Maximum Price*		\$24,583.10	\$28,146.74	\$31,649.98	\$35,153.22	\$37,992.06	\$40,770.49	\$43,609.32	\$46,387.76
60% Median		\$19,007.32	\$21,762.68	\$24,471.34	\$27,180.00	\$29,374.95	\$31,523.20	\$33,718.14	\$35,866.39
28% Housing Costs		\$443.50	\$507.80	\$571.00	\$634.20	\$685.42	\$735.54	\$786.76	\$836.88
38% Total Debt		\$601.90	\$689.15	\$774.93	\$860.70	\$930.21	\$998.23	\$1,067.74	\$1,135.77
Insurance and Taxes		\$142.23	\$162.85	\$183.12	\$203.39	\$219.81	\$235.89	\$252.31	\$268.39
Maximum Price*		\$29,499.71	\$33,776.09	\$37,979.98	\$42,183.87	\$45,590.47	\$48,924.59	\$52,331.19	\$55,665.31
80% Median		\$25,343.09	\$29,016.91	\$32,628.45	\$36,240.00	\$39,166.60	\$42,030.93	\$44,957.53	\$47,821.86
28% Housing Costs		\$591.34	\$677.06	\$761.33	\$845.60	\$913.89	\$980.72	\$1,049.01	\$1,115.84
38% Total Debt		\$802.53	\$918.87	\$1,033.23	\$1,147.60	\$1,240.28	\$1,330.98	\$1,423.65	\$1,514.36
Insurance and Taxes		\$189.64	\$217.13	\$244.16	\$271.18	\$293.08	\$314.52	\$336.42	\$357.85
Maximum Price*		\$39,332.95	\$45,034.78	\$50,639.97	\$56,245.16	\$60,787.29	\$65,232.78	\$69,774.92	\$74,220.41

*Maximum price assumes tax and insurance payment equal to 32.07% of housing cost per month, an interest rate of 10.5% and a 5% downpayment.

Maximum Home Price by Income Group and Family Size

Median Income Interest Rate		Family Size							
		1	2	3	4	5	6	7	8
30% Median	\$45,300.00								
	11.00%								
		\$9,503.66	\$10,881.34	\$12,235.67	\$13,590.00	\$14,687.47	\$15,761.60	\$16,859.07	\$17,933.20
	28% Housing Costs	\$221.75	\$253.90	\$285.50	\$317.10	\$342.71	\$367.77	\$393.38	\$418.44
	38% Total Debt	\$300.95	\$344.58	\$387.46	\$430.35	\$465.10	\$499.12	\$533.87	\$567.88
Insurance and Taxes		\$71.12	\$81.43	\$91.56	\$101.69	\$109.91	\$117.94	\$126.16	\$134.19
	Maximum Price*	\$14,134.15	\$16,183.08	\$18,197.28	\$20,211.48	\$21,843.68	\$23,441.15	\$25,073.35	\$26,670.82
50% Median									
		\$15,839.43	\$18,135.57	\$20,392.78	\$22,650.00	\$24,479.12	\$26,269.33	\$28,098.45	\$29,888.66
	28% Housing Costs	\$369.59	\$423.16	\$475.83	\$528.50	\$571.18	\$612.95	\$655.63	\$697.40
	38% Total Debt	\$501.58	\$574.29	\$645.77	\$717.25	\$775.17	\$831.86	\$889.78	\$946.47
	Insurance and Taxes	\$118.53	\$135.71	\$152.60	\$169.49	\$183.18	\$196.57	\$210.26	\$223.66
	Maximum Price*	\$23,556.91	\$26,971.79	\$30,328.80	\$33,685.80	\$36,406.13	\$39,068.58	\$41,788.91	\$44,451.37
60% Median									
		\$19,007.32	\$21,762.68	\$24,471.34	\$27,180.00	\$29,374.95	\$31,523.20	\$33,718.14	\$35,866.39
	28% Housing Costs	\$443.50	\$507.80	\$571.00	\$634.20	\$685.42	\$735.54	\$786.76	\$836.88
	38% Total Debt	\$601.90	\$689.15	\$774.93	\$860.70	\$930.21	\$998.23	\$1,067.74	\$1,135.77
	Insurance and Taxes	\$142.23	\$162.85	\$183.12	\$203.39	\$219.81	\$235.89	\$252.31	\$268.39
	Maximum Price*	\$28,268.29	\$32,366.15	\$36,394.56	\$40,422.96	\$43,687.36	\$46,882.30	\$50,146.70	\$53,341.64
80% Median									
		\$25,343.09	\$29,016.91	\$32,628.45	\$36,240.00	\$39,166.60	\$42,030.93	\$44,957.53	\$47,821.86
	28% Housing Costs	\$591.34	\$677.06	\$761.33	\$845.60	\$913.89	\$980.72	\$1,049.01	\$1,115.84
	38% Total Debt	\$802.53	\$918.87	\$1,033.23	\$1,147.60	\$1,240.28	\$1,330.98	\$1,423.65	\$1,514.36
	Insurance and Taxes	\$189.64	\$217.13	\$244.16	\$271.18	\$293.08	\$314.52	\$336.42	\$357.85
	Maximum Price*	\$37,691.05	\$43,154.87	\$48,526.07	\$53,897.28	\$58,249.81	\$62,509.73	\$66,862.26	\$71,122.18

*Maximum price assumes tax and insurance payment equal to 32.07% of housing cost per month, an interest rate of 11.0% and a 5% downpayment.

Maximum Home Price by Income Group and Family Size

Median Income Interest Rate		Family Size							
		1	2	3	4	5	6	7	8
30% Median	\$45,300.00								
	11.50%								
		\$9,503.66	\$10,881.34	\$12,235.67	\$13,590.00	\$14,687.47	\$15,761.60	\$16,859.07	\$17,933.20
	28% Housing Costs	\$221.75	\$253.90	\$285.50	\$317.10	\$342.71	\$367.77	\$393.38	\$418.44
	38% Total Debt	\$300.95	\$344.58	\$387.46	\$430.35	\$465.10	\$499.12	\$533.87	\$567.88
Insurance and Taxes		\$71.12	\$81.43	\$91.56	\$101.69	\$109.91	\$117.94	\$126.16	\$134.19
	Maximum Price*	\$13,563.41	\$15,529.61	\$17,462.48	\$19,395.35	\$20,961.64	\$22,494.60	\$24,060.89	\$25,593.86
50% Median									
		\$15,839.43	\$18,135.57	\$20,392.78	\$22,650.00	\$24,479.12	\$26,269.33	\$28,098.45	\$29,888.66
	28% Housing Costs	\$369.59	\$423.16	\$475.83	\$528.50	\$571.18	\$612.95	\$655.63	\$697.40
	38% Total Debt	\$501.58	\$574.29	\$645.77	\$717.25	\$775.17	\$831.86	\$889.78	\$946.47
	Insurance and Taxes	\$118.53	\$135.71	\$152.60	\$169.49	\$183.18	\$196.57	\$210.26	\$223.66
	Maximum Price*	\$22,605.69	\$25,882.68	\$29,104.13	\$32,325.58	\$34,936.06	\$37,491.00	\$40,101.49	\$42,656.43
60% Median									
		\$19,007.32	\$21,762.68	\$24,471.34	\$27,180.00	\$29,374.95	\$31,523.20	\$33,718.14	\$35,866.39
	28% Housing Costs	\$443.50	\$507.80	\$571.00	\$634.20	\$685.42	\$735.54	\$786.76	\$836.88
	38% Total Debt	\$601.90	\$689.15	\$774.93	\$860.70	\$930.21	\$998.23	\$1,067.74	\$1,135.77
	Insurance and Taxes	\$142.23	\$162.85	\$183.12	\$203.39	\$219.81	\$235.89	\$252.31	\$268.39
	Maximum Price*	\$27,126.82	\$31,059.21	\$34,924.95	\$38,790.69	\$41,923.27	\$44,989.21	\$48,121.79	\$51,187.72
80% Median									
		\$25,343.09	\$29,016.91	\$32,628.45	\$36,240.00	\$39,166.60	\$42,030.93	\$44,957.53	\$47,821.86
	28% Housing Costs	\$591.34	\$677.06	\$761.33	\$845.60	\$913.89	\$980.72	\$1,049.01	\$1,115.84
	38% Total Debt	\$802.53	\$918.87	\$1,033.23	\$1,147.60	\$1,240.28	\$1,330.98	\$1,423.65	\$1,514.36
	Insurance and Taxes	\$189.64	\$217.13	\$244.16	\$271.18	\$293.08	\$314.52	\$336.42	\$357.85
	Maximum Price*	\$36,169.10	\$41,412.29	\$46,566.60	\$51,720.92	\$55,897.70	\$59,985.61	\$64,162.38	\$68,250.29

*Maximum price assumes tax and insurance payment equal to 32.07% of housing cost per month, an interest rate of 11.5% and a 5% downpayment.

Maximum Home Price by Income Group and Family Size

Median Income Interest Rate	\$45,300.00 12.00%	Family Size							
		1	2	3	4	5	6	7	8
30% Median		\$9,503.66	\$10,881.34	\$12,235.67	\$13,590.00	\$14,687.47	\$15,761.60	\$16,859.07	\$17,933.20
28% Housing Costs		\$221.75	\$253.90	\$285.50	\$317.10	\$342.71	\$367.77	\$393.38	\$418.44
38% Total Debt		\$300.95	\$344.58	\$387.46	\$430.35	\$465.10	\$499.12	\$533.87	\$567.88
Insurance and Taxes		\$71.12	\$81.43	\$91.56	\$101.69	\$109.91	\$117.94	\$126.16	\$134.19
Maximum Price*		\$13,033.38	\$14,922.74	\$16,780.08	\$18,637.41	\$20,142.50	\$21,615.56	\$23,120.64	\$24,593.70
50% Median		\$15,839.43	\$18,135.57	\$20,392.78	\$22,650.00	\$24,479.12	\$26,269.33	\$28,098.45	\$29,888.66
28% Housing Costs		\$369.59	\$423.16	\$475.83	\$528.50	\$571.18	\$612.95	\$655.63	\$697.40
38% Total Debt		\$501.58	\$574.29	\$645.77	\$717.25	\$775.17	\$831.86	\$889.78	\$946.47
Insurance and Taxes		\$118.53	\$135.71	\$152.60	\$169.49	\$183.18	\$196.57	\$210.26	\$223.66
Maximum Price*		\$21,722.30	\$24,871.24	\$27,966.80	\$31,062.36	\$33,570.83	\$36,025.93	\$38,534.40	\$40,989.50
60% Median		\$19,007.32	\$21,762.68	\$24,471.34	\$27,180.00	\$29,374.95	\$31,523.20	\$33,718.14	\$35,866.39
28% Housing Costs		\$443.50	\$507.80	\$571.00	\$634.20	\$685.42	\$735.54	\$786.76	\$836.88
38% Total Debt		\$601.90	\$689.15	\$774.93	\$860.70	\$930.21	\$998.23	\$1,067.74	\$1,135.77
Insurance and Taxes		\$142.23	\$162.85	\$183.12	\$203.39	\$219.81	\$235.89	\$252.31	\$268.39
Maximum Price*		\$26,066.76	\$29,845.48	\$33,560.16	\$37,274.83	\$40,285.00	\$43,231.12	\$46,241.28	\$49,187.40
80% Median		\$25,343.09	\$29,016.91	\$32,628.45	\$36,240.00	\$39,166.60	\$42,030.93	\$44,957.53	\$47,821.86
28% Housing Costs		\$591.34	\$677.06	\$761.33	\$845.60	\$913.89	\$980.72	\$1,049.01	\$1,115.84
38% Total Debt		\$802.53	\$918.87	\$1,033.23	\$1,147.60	\$1,240.28	\$1,330.98	\$1,423.65	\$1,514.36
Insurance and Taxes		\$189.64	\$217.13	\$244.16	\$271.18	\$293.08	\$314.52	\$336.42	\$357.85
Maximum Price*		\$34,755.68	\$39,793.98	\$44,746.87	\$49,699.77	\$53,713.33	\$57,641.49	\$61,655.05	\$65,583.21

*Maximum price assumes tax and insurance payment equal to 32.07% of housing cost per month, an interest rate of 12.0% and a 5% downpayment.